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The FRONT PAGE

The Coming of Stanley Baldwin

Canadians always look forward with pleasure to the visits of the Prince of Wales and of recent years have learned that the best way to make his visits more frequent is to let him enjoy himself in his own way without unduly thrusting the burdens of his exalted place upon him. This year he is doubly welcome because he brings with him the Prime Minister of Great Britain, Rt. Hon. Stanley Baldwin. This is not the first occasion on which Mr. Baldwin has crossed the Atlantic but it is his first visit to Canada since he attained his present eminence. Time was when famous public men of the motherland were but legendary figures to the average Canadian, but the great change in Imperial thought and habit which has taken place within the present century has brought about personal contacts of the highest importance. It would be difficult to over-estimate the influence that sprung from the visits of Rt. Hon. David Lloyd George and Rt. Hon. A. J. (now Lord) Balfour. There is after all nothing like personal contact to produce public appreciation of a statesman,—if he has a real personality. Beyond question Canadians will encounter in Stanley Baldwin's personality that of the finest type of Englishman, one in whom warmth of heart, sincerity of purpose, breadth of culture and executive power are most happily combined.

In America at the present time there is a widespread study by sociologists of the subjects of family and heredity; and Mr. Baldwin's antecedents and connections might well provide a volume of that theme. Certainly the Wesleyan clergyman, Rev. Mr. Macdonald, who was Stanley Baldwin's maternal grandfather had reason to be proud of his four daughters and the sons-in-law and grandchildren they gave him. One married John Lockwood Kipling, artist and naturalist, and became the mother of Rudyard Kipling. Artists indeed seem to have been favored by the beautiful young women of the Macdonald family; a second sister married the great pre-Raphaelite painter, Edward Burne Jones, R. A., and a third Edward Poynter, R.A., both of whom became Presidents of the Royal Academy and according to custom, baronets; while the remaining sister wedded the great manufacturer Alfred Baldwin and became the mother of the famous man who is Canada's guest for the month of August—literally an amazing family group. The Baldwin interests have already given proof of a belief in Canada establishing themselves in this country so that the British Prime Minister does not come to us as a stranger.

By all accounts Mr. Baldwin is as completely human and magnetic a being as has ever risen to eminence in any land; and perhaps his simple, human qualities make it difficult for impressionistic journalists to realize that he is a great man. Newspaper readers must have noted a spirit of detraction in the popular press of London and the despatches of certain cable correspondents. Some of them go so far as to patronize him and discuss his policies as though he did not know what he was about. The attitude toward him with regard to the recent Trades Disputes Act was a case in point. An artificial journalistic hubbub was raised and it was charged that he was hastening "Revolution." But in the outcome it was shown that he had judged the temper of the British people most accurately, and had safe-guarded the legitimate interests of labor with meticulous care. Those who are expecting to hear an orator will probably be disappointed; but they will hear a terse, clear-spoken man of affairs with an agreeable voice. They will experience another surprise also, because it is said that he is in coloration more the fair English type than he appears in his portraits. They will find in him a spirit of profound patriotism not the less fervent because he is not an emotionalist in utterance. And they will meet a man with keen eyes deeply interested in all Canada has to reveal. Sir George Foster used to tell an amusing story of meeting a British Prime Minister (he never revealed whether it was Mr. Gladstone or the Marquis of Salisbury) who on learning that he was Finance Minister of Canada looked at him vaguely and said: "What is the annual precipitation in your country?" Certainly Canadians will find in Mr. Baldwin a gentleman interested in many matters beside the yearly rainfall.

It is not improbable even that the enthusiastic receptions Mr. Baldwin is certain to meet in Canada will have their repercussions in Great Britain and impress the Prime Minister's home folk with an added sense of the Empire's appreciation of his virtues.

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Mr. Dunning Going "On to the Bay"

Hon. Charles A. Dunning, Minister of Railways, proposes to spend August on the shores of Hudson's Bay in order to personally look into the vexed question of Hudson's Bay Railway terminals and has made the refreshing announcement that he will apply strictly business principles to the proposition. The novelty of such a suggestion in connection with the route has subjected him to much unjust censure. Apparently a business policy in connection with the undertaking is just what certain critics do not want, but Mr. Dunning may rest assured that in the long run he will enjoy the endorsation of sound public opinion in the West as well as the East. With incalculable millions of public money at stake it is surely a question that should be treated with all possible seriousness by governments and public men.

One Winnipeg editor, who prides himself on being the beacon light for western politicians, has become almost pathetic in his denunciation. He supported Premier King and his colleagues, it seems, because of their unequivocal stand on the Hudson's Bay Railway, as against the more reserved attitude of the Conservative party. Now, the editor is afraid he may have done Mr. Meighen and his supporters injustice, and has published at least one article, bordering on remorse.

But whatever Hon. Mr. Dunning may have said or promised during the heat of an election campaign, the Canadian electorate will judge him on his record from now on. The Hudson's Bay Railway has been used as a political football for many years, so three or four years without it will neither make nor break the West. The most difficult thing has always been to apply sane reasoning, unbiased judgment and ordinary common sense between elections. It looks as if something along that line may be in the mind of Mr. Dunning.

The more modern history of the Hudson's Bay Railway construction has to do with the terminals, and the practicability of successful commercial navigation through Hudson straits, because of a limited season, due to floating ice. When the road was actually started, Fort Churchill was selected as a terminus. Later, for reasons which have never been made quite clear, in view of many adverse reports by prominent engineers, Port Nelson was given the preference. The former is a naturally protected harbor, which has been used by the Hudson's Bay Company steamers for over two hundred years—just as Nature made it. The latter is a wide-open shallow harbor, with a dangerous circuitous channel, used largely at high tide. It would have to be a man-made harbor. Several million dollars have already been spent, in building an artificial island, reached by a huge bridge, and necessitating an enormous amount of dredging in a costly effort to make a harbor. Interwoven so closely with political chatter, and East versus West by-plays, it has been next to impossible for the public to secure an intelligent conception of the real situation. Judgments have been given by practically everyone but transportation experts. They have all been very silent on the matter.

There have been repeated contradictory judgments on the merits and demerits of Port Nelson as against Fort Churchill. Engineers disagree, but experienced Arctic navigators like Captain Bernier favor the Nature-made harbor at Fort Churchill. A few years ago the Senate appointed a committee to conduct an independent investigation and evidence was taken from engineers, navigators and people living in that part of the country. Finally an extensive report was published, condemning the selection of Port Nelson. The government was advised to expend no more money on the terminals, till more exhaustive investigations had been made. Two years ago in the House of Commons, Hon. Mr. Motherwell, a Liberal minister, publicly condemned Port Nelson as a permanent harbor and though an election was pending it did not affect his return.

Such is the condition which has faced Hon. Mr. Dunning. He is a western man, who made good every step of the way on his own initiative from a homesteader to a big business executive, and then as finance minister and premier of his adopted province. For that reason it is not surprising that when once safely in office, unharassed by class groups, his natural talent for dealing with big things in a businesslike way should reassert itself. In view of the mass of contradictory evidence bearing on Port Nelson and Fort Churchill, involving an expenditure of many millions of dollars, he quite properly decided to conduct a much more exhaustive investigation before the government finally committed itself. Engineers have again been put on the job, aviators are covering the straits during the season in surveying expeditions, and Mr. Frederick Palmer, a noted British harbor expert, has been called in consultation. When all the new evidence is in, it is hoped the Government will be able to reach an intelligent and permanent decision.

In a nutshell, his businesslike procedure is what has brought about much recent criticism by a few western editors and some officials of the Farmers' Union in Saskatchewan. The critics claim that since Port Nelson was decided on as a terminus many years ago, rightly or wrongly, that should settle the matter. All that now remains is the complete laying of the steel to that port. That is not a very impressive argument. Their idea is to rush the road through, and worry about mistakes in judgment later.

The moss-grown bogey of "Eastern interests" is still handed out for public consumption. As a matter of fact, it is not necessary to turn east to find opposition. Alberta and British Columbia are not enthusiastic and Manitoba is by no means of a single mind. Even in Saskatchewan, it is felt that Hon. Mr. Dunning is acting wisely in using his business experience in arriving at a proper decision on this long standing issue.

RT. HON. STANLEY BALDWIN, P.C., D.C.L., LL.D.

A characteristic portrait of the Prime Minister of Great Britain, who is Canada's guest for the month of August. He was born on August 3rd, 1867, the son of the eminent steel manufacturer, Albert Baldwin, and was educated at Harrow and Cambridge. He has represented the Bewdley Division of Worcestershire since 1908, and prior to his first becoming Prime Minister in 1923, had held the following cabinet posts in the cabinets of Lloyd George and Bonar Law: Financial Secretary to the Treasury, 1917-21; President of the Board of Trade, 1921-22; Chancellor of the Exchequer, 1922-23. He is the most typical Englishman who has filled the office of Prime Minister since the days of Lord Palmerston.

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Better Days for Nova Scotia Industry

Though an appeal is pending in connection with Mr. Justice Chisholm's decision of July 12th re "Besco" and certain of its subsidiaries, particulars of which were given in the Financial Section of SATURDAY NIGHT last week, the result had been restoration of confidence in the future of Nova Scotia's basic industries. The fear, perhaps fallacious, that Mr. Roy Wolvin's plan of re-organization would ultimately result in the scrapping of the steel industry, coincident with its divorce from the coal industry, has, for the time being at least, been set at rest. The further fear that the great industrial net work represented by the British Empire Steel Corporation, Ltd., might pass, in part at least, out of British and Canadian control is also quelled. That these fears were real is evident from the recent statement of the Premier of the Province, Hon. Mr. Rhodes, as well as from the editorial utterances of newspapers directly on the scene.

Interest in the whole problem is even keener in London financial circles than in those of Canada, for British holdings in "Besco" are enormous, and it was largely by British proxies that the Wolvin plan of re-organization was defeated at the shareholders' meeting in Halifax. It is necessary for the people of Canada and especially those of the maritime provinces to realize that the Chisholm decision granting the application of the bondholders' trustees of the Dominion Iron and Steel Company for the winding up of the Dominion Steel Corporation does not mean a closing down of the industry, —although the average person associates the word "liquidation" with such a contingency. The very names of the two financial companies entrusted with the task of carrying on for the bondholders and shareholders inspire international confidence. It is certain that everything human capacity can do, to put the iron and coal industry in the province on a more satisfactory basis, will be done. The National Trust Company of Toronto which succeeded in its application for a winding-up order is both trustee and receiver for the Bondholders of Dominion Iron and Steel and is closely associated with the Canadian Bank of Commerce. The Royal Trust Company of Montreal which on the nomination of its Toronto rival has been appointed liquidator for the Dominion Steel Corporation, is closely allied with the Bank of Montreal. It is encouraging to find the two greatest financial groups in Canada working in harmony to secure a solution of difficulties so intricate as to baffle the mind of the man on the street. Mr. Wolvin is by no means a negligible factor in the general situation, and it is to be hoped that the interests he represents may in the near future be brought into close co-operation in securing the best results not merely for everyone with a financial stake in the outcome but for the Maritime provinces as a whole.

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Crying Need For Mutual Good-Will

There is need of all the good will available. Too long has "Besco" been the football of contending factions. "Besco" and its troubles have a long historical background. Some thirty years ago, a "syndicate" was formed to effect a consolidation somewhat similar to that now subsisting. That was before the days of wholesale mergers, and down in Nova Scotia the word "Syndicate" was anathema in the ears of men who did not even know what it meant. In 1893, Rt. Hon. W. S. Fielding, then Liberal leader in the Province, put through the Legislature of Nova Scotia, amid circumstances of peculiar bitterness, a measure which consolidated the independent coal companies into the Dominion Coal Company. That bitterness lingered long in Nova Scotia's politics and when the Steel Company, as such, came into being, wage incidents and such added to the burden of animosity.

There were other sources of discord, too. When the companies were brought together, in the very first instance, each had a separate organization indisposed to look with fraternal eyes on the other. Even today, there are separate company and local viewpoints. The viewpoint of Pictou County on the mainland, for example, is, in the nature of things, hardly identical with that of Cape Breton. The Steel Company started in New Glasgow as the Nova Scotia Forge Company, and there was always strenuous rivalry between New Glasgow and Sydney. The Straits of Canso divide the viewpoints of two towns both dependent on the prosperity of "Besco", just as they divide the island of Cape Breton from the mainland.

Ancient rivalries are part of what "Besco" blithely fell heir to, entirely logical as the consolidation of its constituent companies probably was. But they are only part. For, while the people of Nova Scotia may wish money invested there, they seemingly like but little of the control which usually accompanies such investment. For instance, the Coal Mines Regulation Act makes of the Province something akin to a "closed shop" for both labor and management. Verily "Besco's" path has not been one strewn with roses.

Many must have been impressed by the statement of Premier Rhodes of Nova Scotia, withheld while the dispute among rival interests was *subjudice*, in which he stressed the importance of establishing the steel industry of his province on a basis that would enable it to grow to its true proportions as a great national asset. It is as he points out the only steel industry which obtains all its supplies of raw materials within the British Empire. The coal industry has become so interwoven with it that it is impossible for him to contemplate the existence of one as separate from the other, and he is emphatic in declaring that the people of Nova Scotia wish these two basic industries to develop in co-operation (not in competition) for the mutual benefit of each. Mr. Rhodes' criticism of plans of re-organization hitherto brought forward is that they have so far not disclosed in those supporting them, a grasp of the necessity for co-operation, or a promise of efficiency in future direction. By unity of purpose among all interested these boons can be brought about, and it is to be hoped that ere long a new era in the affairs of "Besco" will have dawned.

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No Skyscrapers For Montreal

There are to be no more skyscrapers for Montreal. The executive committee has come to the conclusion that the city should no longer permit buildings higher than ten storeys, and with a height of 130 feet from the ground, to be erected; and a new city by-law to that effect has been placed on the order paper of the city council. So the old limitation on buildings in Montreal has been revived—a limitation which prevailed, in fact, until a very few years ago, when regulations permitting buildings of a loftier type were enacted. It was under these regulations that the new Royal Bank building on St. James Street, has been constructed. But the regulations in question have come in—and increasingly so—for a whole lot of adverse criticism from various quarters.

For one thing, owners of property, built under the old limitation, now to be revived, have been contending, with not a little warmth and vigor, that the allowing of the erection of skyscrapers—or of buildings which, if not actually coming properly within that description, yet betray a certain tendency to scrape the sky—adjacent to their own less lofty edifices has depreciated the value of the latter in many ways. It has hurt them in their pride and in their pocket both—the two places where most of us are least able to bear wounds with equanimity. Not only have these new-fangled high buildings made their own lower ones, by comparison, look

more insignificant than they used to do, but it is also asserted that they render the light dim for quite a distance around, to the distinct detriment of lower buildings in their neighborhood.

However what seems to have weighed most with the executive committee, in deciding to put a stopper on skyscrapers, is the great increase in traffic noted in the areas where the comparatively few that do exist rear their heads to the heavens. Every high building erected on a street says Alderman Bedard, of the executive committee, adds to the number of people using that street, particularly in the rush hours and the city executive deems it advisable not to permit further congestion of traffic in certain localities, arising from this cause.

The opinion one hears expressed by "the man in the street" is to the general effect that "Montreal is not a suitable place for high buildings." So the line taken by the executive committee in this respect is likely to be a good deal more popular than its attitude with regard to the purchase by the city of the Montreal Water and Power Company's aqueduct system. That property, by the way, has now been handed back to its former owners by the city and the deal is officially declared "off," as we predicted some little while back would be the case. Certainly, so far as Montreal is concerned, there is a good deal to be said against the innovation of skyscrapers—incidentally, so far as we know, there is no intention on the part of the city fathers to lop off half a dozen floors or so from those already erected. Montreal is a city of very narrow streets—and very narrow streets and very high buildings don't "march together," as the French has it. Then, again there is a redolence of the past about Montreal, even in its business section—and skyscrapers worthy of the name, are very much a thing of the present. It is true that past and present in some ways, do unite very remarkably in Montreal—for there is a delightful piquancy in the very thought of the fragrance of its Old World charm encircling a hive of modern industry that makes Montreal unique among the large cities of this continent. Skyscrapers, too, have a certain impressiveness of their own. But it is not the sort of impressiveness that harmonizes with the general dignity of physical form and feature that marks Montreal for its own.

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Ku Klux Klan And The Orange Order

New Brunswick newspapers record the fact that on the occasion of the Orange Order's celebration of the Twelfth of July at Moncton, Commandant Hargrove of the Salvation Army appeared on the platform and read an address eulogizing the ideals and purposes of the Ku Klux Klan. He stated that the Klan was a great and essentially a patriotic, fraternal, benevolent body, which did not discriminate against a man because of his religion or political creed, and was devoted to Christian ideals and institutions and "the sublime principles of pure patriotism."

We do not think it will do the Salvation Army much good with the community at large to permit its executives to go about touting for an alien organization with the Klan's record of interference in United States politics and announced opposition to persons of certain races, creeds and colors. Any public demonstrations which the K. K. K. has succeeded in staging in Canada have invariably been marked by attacks on the French language, and on persons not of the white race. In its private operations in Ontario it has endeavored to induce employers to dismiss efficient employes solely because they were Roman Catholics; and foreign laborers generally—merely because they were foreign. Proven instances of this occurred last year at Belleville and Sault St. Marie. What there is of real fraternity in the Klan's principles would be difficult to discover. And as to benevolences in the sense that most other secret societies exercise them, they are nil. The patriotism of an organization which seeks to organize bigotry, and could not last one month if there were not bigotry to organize, is equally non-existent. What a Ku-Kluxer was doing at an Orange picnic unless to divert members away from that order is also not clear. The L. O. L. does not draw the color or race line; it admits negroes, Jews and indeed all nationalities who wish to join and subscribe to its tenets, on equal terms with Ulster men. It was at least born on British soil, and it is creditable to the L. O. L. that it contains many members who would not touch such an alien and commercial organization as the K. K. K. with a ten-foot pole. Orangemen pride themselves on walking in the open "with bells on"; they do not prowl about in darkness in a uniform originally designed as a cover for lawlessness.

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"Reinstating" A Police Chief

It is not very long ago that the Montreal Police Department achieved a very undesirable amount of notoriety. And now the municipality of Verdun, offspring of the city of Montreal has been "following in father's footsteps". On the 28th March last, Chief Alfred Dubeau, of the Verdun Police and Fire Department, was suspended. Half the council, consisting of four members, were for retaining his services; half for letting him out. But, on the 11th July, it decided, by five votes to three, on the Chief's reinstatement.

The reinstatement is of a conditional kind and the Chief is told that he must be in uniform between certain hours, that he must attend more carefully to his duties and conduct himself in the future more like a good boy generally than the council very obviously thinks he has done in the past. Mayor Dupuis, in fact, improved the occasion by reading a statement, consisting partly of rebuke, and partly of admonition.

In the course of this statement, he impressed on the Chief the necessity of being more humane with his men and of ceasing to use them "for his personal welfare or social activities". Then he indulged in a delightful touch. He went on to entreat the various clubs and social entertainers not to invite the Chief too often to their social activities, on account of his disposition for social life. From this it would seem that the Chief, if insufficiently "humane" to his men, is a genial fellow enough—if not more than enough—in general company. The Mayor then proceeded to give his reasons—and, if correct, few will quarrel with their soundness—for wishing the Chief not to mix too freely in the social whirl. "For," he went on to explain, "the time and interest he has given to it," —social life, to wit—"has absorbed most of his time and attention, as he slept a large part of the day as a result of his evening activities, thus leaving him very little time to attend to the administration of his department."

However much one may envy him the opportunity, or the capacity, for prolonged day-time slumber, one somehow fancies it must be hard to combine this *expertise* in somnolence with efficient zeal in protecting the community from the criminal or in saving it from fire. The old Roman query, "*Quis custodict ipsos custodes*"? (Who shall watch the watchers?) has still something of its ancient ironic perplexity for the aldermen of Verdun.

We Are All Canadians

By E. C. Buchanan

WHAT'S all the row about? To be a Canadian is assuredly something to be proud of, but can that pride of country be sustained only by denying one's forefathers? A section of the people more noisy than numerous would seem to be of that persuasion, judging by the fuss they are making about having their racial derivation recorded in the national pedigree book, the census of Canada. If their objection to the registration of their racial origin is more patriotic than personal they are short-sighted, for such a registry is invaluable in the creation of a distinctive Canadian race. One swallow doesn't make a summer nor do two or three generations quite make a race, and if our ultra-nationalists were to be given the remedy they now demand for their growing pains it would be to the prejudice of the racial record of the country of their children's children.

But as a matter of fact every person in Canada who is a Canadian is fairly fully identified as such in the book of record. If he is of Canadian nationality, as defined by statute, he is described by the census as a Canadian; if he was born in Canada he is put down as being of Canadian birth; and if his family has been of three generations' residence or more in Canada he is given the status of being a Canadian in a racial sense. Wherein is his Canadianism clouded by its being recorded that he is of English or Scotch or Dutch or Danish descent? It isn't questioned at home or abroad. Sir Wilfrid Laurier wasn't held to be less a Canadian because he was obviously a French-Canadian. No man was more admittedly a Canadian than Sir John Macdonald despite the interesting fact that he was a Scotch-Canadian. Nobody thought of disputing Lord Strathcona's identity as a Canadian on the ground that the census had him down as of Scottish birth. Down in Washington the Americans would not dispute Vincent Massey's claim to being a Canadian if they happended to turn up the Canadian statistics and found that three or four generations back his forebears were of themselves. Yet there is kicking because this record of race is taken every ten years. There are those who argue that it belittles or besmirches their status as Canadians or their country's standing as a nation.

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PERHAPS the census people are largely to blame themselves for the fuss and frenzy of those who are impatient of our progress in nationhood. They were tactless in the order of the questions for the record. Their first question in the enumeration was that as to race, to which the answer, "Canadian", was unacceptable. Had they given the loyal citizen a chance first to proudly record his nationality, his Canadian birth, and his rooting in Canada for a couple or more generations, he probably wouldn't have been so much incensed at being asked to go back a step further and name the race from which he sprang. But he was asked off the bat to name his race and he was naturally anxious to record himself as a Canadian, not knowing that he would have opportunity of doing so in the answers to other questions. The rebuff of his patriotic impulse at the outset engendered an annoyance that was not assuaged by the ultimate registration of his Canadian identity.

No doubt an additional factor in the matter is a certain confusion regarding what constitutes Canadian nationality and Canadian citizenship. Canada's participation in the Peace Treaty and in the League of Nations made necessary an official definition of Canadian nationality, and by act of parliament of 1921, 11-12 Geo. V, a Canadian national was defined as:

(a) Any British subject who is a Canadian citizen within the meaning of the Immigration Act, chapter 27 of the statutes of 1910, as heretofore amended;
(b) The wife of any such person;
(c) Any person born out of Canada, whose father was a Canadian national at the time of such person's birth, or with regard to persons born before the passing of this act, any person whose father at the time of such birth possessed all the qualifications of a Canadian national as defined in this act.

The Immigration Act defines a Canadian citizen as:

(I) A person born in Canada who has not become an alien;
(II) A British subject who has Canadian domicile;
(III) A person naturalized under the laws of Canada who has not subsequently become an alien or lost Canadian domicile.

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THESE are pretty broad definitions. They embrace about everybody who has any claim to Canadian nationality or Canadian citizenship. The only limitation is not mentioned in either of the quotations given from the statutes and is not pertinent to the matter under discussion, being the provision in the act passed by Mr. Meighen at the time of the Winnipeg strike for the deportation for cause of British subjects not of Canadian birth. Every person who can answer to the foregoing qualifications is recorded in the census as a Canadian and recognized as such in all respects in Canada. So his status as a Canadian is in no way submerged or subordinated. The grievance that is being voiced so vociferously is that it is not accepted as sufficient for him to record his race as Canadian, ignoring his racial origin.

The census people do admit of a Canadian race, as far as it goes, composed of those whose family residence in the country is of three or more generations—that is, those whose parents or forebears further back were born here. But we would be a pretty small people if Canadian nationality were limited to race as thus defined instead of to citizenship, for the number of such Canadians was 4,857,523 at the last census. As it is, of the total population of 8,788,483 in 1921, 8,412,383 had the status of Canadian nationality. That is hardly cramping our style. And of those eight and a half million Canadian nationals, 7,279,701 were of English, French, Scotch, and Irish origin—parent stock. Is that a fact to be concealed in our census records, our pedigree book? It is likely to have an important bearing on the quality of the Canadian race a hundred or so years from now, yet those who are so keen on taking time by the forelock in the matter of proclaiming our full-blown nationhood would suppress it and have it forgotten. If they had their way it is not likely that future generations, jealous of their pedigree and proud of their race, would thank them.

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THIS recording of the racial origin of Canadians is essential to the successful assimilation of the many races that are going into the creation of a distinctive Canadian race. The census enumeration obtains from the people answers to ten questions in all bearing on nationality, birthplace, language and racial origin. These are not merely filed away as a record, but are studied and appraised and correlated in dozens of different ways in the national interest, and from the result it is learned how the process of the "melting-pot" is progressing, what ingredients have melted well and what haven't, what races make the best Canadians or afford the most desirable parentage of future Canadians. The metals in the pot are not melting evenly, and the census permits of a scientific calculation of the matter which is invaluable as a guide in immigration policy, for one thing. It is ascertained that the "melting-pot" doesn't "levelize" the virtues and defects of immigrating races in the children and grandchildren born and bred in Canada. Just as Slavic immigrants are, on the whole, less literate than Teutonic immigrants, in the same ratio are second generation Slavic-Canadians less literate than second generation Teutonic-Canadians. Not only are the immigrants of certain races more ready to "Canadianize" themselves than those of other races, but, oddly enough, certain sections of Canada are found to be more conducive to the "Canadianization" of the newcomers than other sections. Thus, immigrants settling in the eastern provinces do not naturalize nearly as rapidly as those settling in the West. The reasons behind such facts as these and the lessons to be gained from them are deduced by the correlation and study of the statistics secured in the census, making possible the intelligent direction of the development of the Canadian race insofar as it is affected by immigration and settlement.

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ALTHOUGH some representative and leading citizens are enrolled in this cause of establishing the existence of a Canadian race by having the records ignore all connection with parent races, they seem to be unmindful of the importance of preserving the registry of the derivation of the people forming the population of the Dominion and of the confusion that would ensue were that registry abandoned. A corner stone of the constitution of Canada is its recognition of the presence in the country of two dominant races, and the measurement of the relative expansion of these races is essential to constitutional development. If the record of racial origin had not been kept there would now be no definite knowledge of the significant fact that the original French colony which at the time of the Conquest numbered seventy-five thousand people had expanded to over three millions today. Eight hundred Chinese and Japanese children were born in Canada last year and are Canadians, and they will be enumerated as Canadian citizens and Canadian nationals at the next census, but they could not properly be described as Canadian by race, as they would be described if those who are protesting against the record of racial derivation had their way. The United States went its way on the assumption that the "melting pot" would melt adequately and could hardly forget soon enough the origin of the dissimilar ingredients that were dumped into it, but today the United States very much deplores its lack of foresight and would give a great deal to have such a registry of its stock as Canada is keeping.

It is recognized that the record cannot be true, that many Canadians are hazy as to their racial origin while others are the product of such a mixture of strains that they cannot be designated as belonging to any one parent race. A good many others may see fit to falsify the registry. But this makes no great difference so far as the purpose of the record goes, for the scientific students have found that the errors balance one another, leaving the results of correlation essentially the same as if the basis were strictly true. It is not the individual's pedigree that matters but the balance of racial elements in Canada from which will evolve the distinctive Canadian race. The Canadian citizen does not affront or mar his status as such by admitting his racial origin, and that status is not less worthy because the record of origin is kept for the good of the nation.

THE GOVERNOR-GENERAL OF THE IRISH FREE STATE
Hon. Timothy Healy has had a difficult course to steer of late because of the many political groups in the Dail. The picture shows him in company with United States naval officers who recently visited Dublin.

"WE ARE ALL CANADIANS"

The Canadian Club of New York

AN OPEN LETTER TO THE TORONTO TELEGRAM
BY JOHN E. WEBBER, EXECUTIVE SECRETARY

"Canadians are not called upon to recognize the New York Canadian Club as either a public or patriotic organization. The Club meets under a foreign flag. Its members expect to live and die under a foreign flag."

Editorial, Evening Telegram, Toronto, Ontario, July 7th, 1927.

A PLETHORIC old gentleman tapping testily on the asphalt with his cane, cuts a more pathetic than convincing figure. He has his grievance and temperamental infirmities have merely magnified this grievance to a point beyond a more controlled self expression.

Under such circumstances the kind thing will be to pass unnoticed the editorial from which we quote. And as the heart of the Canadian Club of New York is always kind we will merely use the opportunity offered us to draw attention to some of the Club's heart beats in the direction of both public and patriotic service.

It so happened that a few days before this editorial appeared the President of the Canadian Club of New York had led a little band of returning Canadians from this and other Canadian Clubs on this side of the border, up the Hill at Ottawa and there within the Halls of Parliament unveiled a tablet which reads:

"In the Sixtieth Year of the Confederation of Canada and in Commemoration of that event Canadians who live in the United States will cause a Memorial to be erected here in token of their devotion to the country of their birth and as a proud tribute to the achievement of its founders."

In this "public and patriotic" effort to express something of the sentiment of Canadians resident in the United States toward their native land on the occasion of its sixtieth birthday, the Canadian Club of New York took the initiative and organized the nation wide movement now behind it.

The Canadian Club of New York is as the "Telegram" properly reminds us, a social organization. In this capacity it offers the Canadians residing in New York and to Canadians who travel this way all the facilities of a club headquarters in the American metropolis. It is even quite probable that the social and gregarious instincts of its founders had much to do with its original organization. But in the background of these thoughts was, even then, the intent to represent and to interpret in the land of its adoption the land of its birth. And along the lines of this broader concept of an international organization the Canadian Club of New York has been developed.

For twenty-five years its public dinners have provided a forum for the exchange of international amities and for the unofficial discussion of questions affecting the welfare of the people of Canada and the United States. These dinners are invariably graced by men eminent in the public life of both countries—on one occasion by a President of the United States, on another by a Prime Minister of Canada. Frequent Club luncheons with representative speakers on hand carry on this work in the more intimate surroundings of the club.

THE CLUB'S WAR RECORD

To go back for a moment to the war. The Canadian Patriotic Fund had nobly provided for the families of soldiers resident in Canada. No provision had however been made for the families of Canadian soldiers who remained in the U.S.A. At the request of the Canadian Patriotic Fund this task was gladly undertaken by the Canadian Club of New York. In all the Club raised and expended during the war for relief purposes upwards of $150,000. At the close of the war a permanent fund was organized by the Club for the relief of returned soldiers and their dependents. This fund still cares for their needs and need we are sorry to say, comes often.

The Canadian Club of New York has also organized a Last Post Fund "to give honorable sepulchre to soldiers of the British Empire's Naval and Military and Air forces who die in destitute circumstances on this side of the border." Hardly a week passes by that some ex-soldier of the C.E.F. is not saved from Potter's Field and given burial befitting his services, through this Fund.

The Canadian Club of New York also provides for the relief of any N.Y. Canadians who may be in temporary difficulties. A general relief fund raised annually by voluntary subscriptions among its members assures that no Canadian in legitimate need of help shall be turned away. Employment is also sought for those who may be out of work and transportation found for those who elect to give up the struggle and return to their native country.

The Canadian Club of New York asks no credit for any work it has done or is doing. Any service it can render the land whose name it bears or to its fellow countrymen, or to the promotion of better understanding between Americans and Canadians is sufficient reward. It merely submits that, (the Telegram to the contrary) it is both a "public" and a "patriotic" organization. And if its members meet under a foreign flag, they also meet under their own.

THE HOME OF

"SATURDAY NIGHT"

"The Paper Worth While"

HECTOR CHARLESWORTH, EDITOR

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The Whirligig of Time

By Parnell O'Brien

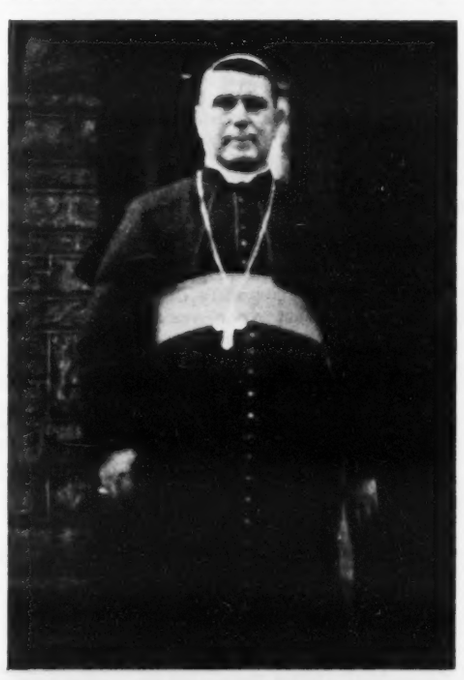
FOR some time I had sat looking into the fire, but my mind was far from the present scene, far, far away in the viewless realm of thought. I had read an article "An Evening in Ottawa with Sir Francis Hincks".

O'er memory's pathway I wandered back to a summer day in Brantford. Sir Francis Hincks, who had returned to Canada after years of absence in the Imperial service, had been appointed Minister of Finance by Sir John Macdonald, and a vacancy had been found for him in Brant. "It was a bright day and a goodly crowd were there." From far and near, people had gathered to hear Sir Francis and the great Sir John A. There was no disappointment, both men were at their best. Sir John kept the crowd in roars of laughter; yes, yet I can see him with his red neck-tie and his shaggy hair.

Sir John finished, and after great applause the Chairman said: "Any opposition? I guess not." "Yes," said a young man in the audience and he started for the platform. Sir John A., Sir Francis Hincks and many left, and it was thought by everyone as they saw them drive toward the hotel, that the meeting was over. The young man ascended the platform and in a manner and voice of a natural orator began to speak. The crowd listened, others gathered, and ere he had finished it was questioned from whom they had received the greatest treat. A few weeks later this young man was nominated as Liberal candidate, and a week later he won the election, defeating Hincks. The young man was afterwards known as Hon. William Patterson, who continued to represent Brant for many years to come and whose oratory earned him the nickname of "Big Thunder".

Elections are uncertain, and by-elections are more uncertain. Sir Wilfrid Laurier entered the House of Commons in 1874. His great ability was soon recognized by Hon. Alexander Mackenzie, and in 1876 he was made Minister of the Interior. In accordance with custom he had to return to his constituency of Drummond Arthabaskille for re-election and, to the disappointment and astonishment of many, he was defeated. There happened to be a vacancy in East Quebec. One summer day three men were seen to step on the train at Quebec City, and some hours later they wandered up the streets of the sleepy little village of Arthabaskille. They found young Laurier sitting in his office and they soon made known their mission. They said: "There is a vacancy in East Quebec and we have come down to beg you to represent us." Sir Wilfrid, or rather Hon. Wilfrid as he was then, thanked them again and again with the courtesy so natural to his race. He accepted, and for forty years "this great, attractive figure", to use the words of Lord George, represented East Quebec.

On September 22nd, 1911, the day after the reciprocity election, Sir Wilfrid was passing through Quebec in a train. The train stopped at the station and Sir Wilfrid came out and stood on the platform of the train. Standing on the platform of the station was one of those men who, on that long ago summer day, went down to Arthabaskille to ask young Laurier to represent them. He saw the old man standing there defeated by the country though Quebec East had remained faithful. His thoughts went back to that long ago day. He went up and clasped the old man's hand as tears rolled down his cheeks.



NEW APOSTOLIC DELEGATE FROM ROME
Mgr. Adrea Cassulo, who recently arrived in Ottawa as representative of the Holy See, from a picture taken at his home, The Driveway, Ottawa.

H.R.H. PRINCE GEORGE
Fourth son of His Majesty King George V, who is now en route to Canada with his elder brother, the Prince of Wales. He was born in 1902, and is in the Navy. His full name is George Edward Alexander Edmund.

"Mary's Lamb"

Editor SATURDAY NIGHT,—

Your article in an issue of a few weeks ago should settle, I think, forever, the controversy concerning the authorship of this nursery rime.

Perhaps no production in the English language, or in any language, has been parodied as frequently as this simple little nursery rime.

An American journalist, not very long ago, from mere curiosity, canvassed the foreign element of New York City and found no less than seventeen versions of the first stanza in that many different dialects. The Chinese version and the Irish one, to my mind, were the most notable.

Entering a Chinese Laundry, he found the laundryman as he swayed up and down above his steaming tub, singing:—

"Was gal named Moll had lettle lamb,
With wool all samee white,
And every place Moll gal walkee,
Ba ba hop along too."

He visited a shoe repairer's shop and he found the repairer pegging away at a shoe and as he pegged he kept time by singing:—

"Begorra Mary had a little shape,
Its flace was white entirely,
And every place that Mary'd move her shtumps,
Begorra the shape would follow her complately."

The best modernized parody of Mary's Lamb that the writer has ever seen, appeared in an American College publication a few years ago. Here it is:

"Mary had a pretty skirt,
'Twas hobbled down below,
And every where that Mary went,
She simply could not go."
"This Mary was a serving maid,
She had a pretty hat,
And when she put it on you could-
N't tell where she was at."
"And when she put this costume on,
And minced along the street,
She simply did not have to know
The folk she used to meet."
"She went into a restaurant,
Said she I'm fond of lamb,
The waiter brought her in a plate,
Said he 'two fifty ma'am.'
When Mary heard the waiter's charge,
She fainted dead away,
Her cash was all in hat and gown,
They're both in pawn to-day."

—*P. A. Gahan.*

Strathroy, Ontario.

Schoolboys' Literary Efforts

"SUCH may be the well of English pure and undefiled, but a bit stirred up," said St. Clair Thomson, who, as doctor and author, spoke of schoolboy "howlers" at the Dinner of the Royal Literary Fund. He was proposing the toast of "Literature". "Take an income-tax paper," said Sir St. Clair Thomson, "though of course it contains other than literary causes of grief. Think of the examination papers that professors have read. There was the schoolboy who wrote: "The jockey lost two of his teeth when the horse fell and had to be destroyed." In the chemistry class one student reported: 'Chlorine gas is very injurious to the human body. The following experiment, therefore, should only be performed by the teacher'."

The Climate of Madrid

MADRID is a city that has been unkindly treated by travellers and men of letters, and by the Spanish themselves. "The wind of Madrid is very subtle," says a native proverb. "It will not put out a candle, but it will put out a man." "Pray open the bedroom window and let a little air into the garden," Alexandre Dumas once remarked, during a summer visit. It is not so much the heat, however, that is trying as the variations between extreme heat and extreme cold. There is an old saying that credits Madrid with nine months of *invierno* (winter) and three months of *infierno* (hell).

The Passing Show

According to the Police Department of Toronto, it is not illegal for women to wear men's clothes. Thus it dissipated the last hope of those husbands whose wives wear the trousers.

* * *

As far as this observer can judge, the aim of the three powers in the naval disarmament conference is to reduce the number and size of their ships to such a drastic extent that they will emerge with larger navies than before.

* * *

There are some towns that can only be described as places you always buy a return ticket to.

* * *

Television will mean, of course, that there'll be no more answering the telephone from the bath-tub.

* * *

It's a fairly easy guess where most people will go for their holidays this summer. To the place they said they wouldn't go back to after last summer.

* * *

COQUETTE

I looked into the deep face of the sky,
I searched, and I yearned—I know not why.
Yet, like a taunting maid, it hid its blue,
Softly, a veil of filmy gray, it drew,
And with sweet, puffing breath billowed it wide,
The mystery of its blue, blue eyes to hide.

—*Louise Fenwick McKay.*

* * *

Personally we are not in favor of naval disarmament conferences. They usually mean that special sessions of parliaments have to be called to pass the increased ship-building estimates.

* * *

A hotel-keeper in London has had his dining-room finished in primrose and blue because those colors cause the diners to relax and feel cheerful and hungry. This is not exactly a new idea, however. There was that very early experiment of the man who put colored glasses on his horse and fed him saw-dust.

* * *

Nevertheless, the hotel-keeper will doubtless find his scheme working quite successfully. That is generally. There will be a small minority of persons who will enter the dining-room already cheerful and ravenous and will after a short period find themselves depressed and unable to appreciate anything at all in the nature of food. This because they are the kind who look at primrose and blue and see red.

* * *

A nice cheerful color-scheme for the check at the end of the meal would not be a bad idea, either.

* * *

Business women in Vienna have been granted the right to wear men's clothes. This augurs perhaps a better state of affairs. For it means that the stenographer will get a job solely because of her ability as a stenographer.

* * *

President Coolidge at his summer retreat is fishing and saying nothing. It is news that he is fishing.

* * *

"GATHER YE ROSEBUDS...."

She said: "'Tis so embarrassing,
When I walk down the street;
For every man will look at me,
Whoe'er I chance to meet!"

I said: "When you are older, dear,
Then you may see the day
When you come walking down the street
They'll look the other way!"

—*Malvina Lasmore.*

* * *

A faint suggestion that the Ontario Government Control Act may undo some of the unhappy work done by George the Third is contained in the lines of a ballad said to be sung with great gusto by parties of American tourists on this side of the line:

"Four and twenty Yankees, feeling very dry,
Came across to Canada, to get some good old rye;
When the rye was finished, they all began to sing—
'To hell with Mr. Volstead: God Save the King'!"

* * *

Love isn't what it used to be, they sigh. And we begin to wonder if it ever was.

Hal Frank

Grace—

The vogue for slender, straight lines emphasizes the importance of well cut, graceful lingerie.

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"Passed to You, Please"

THE places where they pass on trouble with the magic phrase "Passed to You, Please," have at times provided some beautiful specimens of official phraseology; but never one better than a letter quoted by Mr. Frank H. Shaw in his book, "Knocking Around". This letter was written by the skipper of an armed trawler during the war to report an encounter with an enemy submarine. It ran thus:—

S. N. O., etc.

Honored Sir.—Have honor to submit that while trawling on patrol in position so-and-so, trawl encountered foreign body. Trawled on. Honor to submit enemy U boat came to surface. Submit conning tower opened. U boat commander came out, held up hands and called: "I surrender!" Honor to submit I answered: "No damned fear you don't!" Submit I gave him thirty rounds from 6 pdr.; he sank. No survivors.

Honor to be sir,
Yours truly,
..... (Skipper).

Which, as Mr. Shaw remarks, seems to give all the necessary details,—with a brevity to be commended to Whitehall.

A NOVA SCOTIA VILLAGE MORE THAN 300 YEARS OLD
Bear River, N.S., famous for its cherry orchards, has a history dating back to 1613. It is unsurpassed in America for picturesque charm and is reached by motor from Digby or Annapolis Royal.
—Courtesy, Department of Natural Resources, Nova Scotia.

A Family of Nation Builders; The Story of the Galts
III
Elliott Galt, Organizer and Captain of Western Development

By Lawrence J. Burpee

IN CONSIDERING the Galt projects in Alberta, or in what is to-day known as Alberta, a superficial view might conclude that they were personal investments and nothing more; but that would be altogether misleading. It is quite true that they included coal mines, railways and irrigation, but these were only means to an end, and that end was settlement. Elliott Galt, grandson of John and son of Alexander, never forgot the interests of the shareholders in the various companies with which he was associated; and it was mainly due to his unconquerable faith and financial ability that the shareholders eventually got dividends; but it is none the less true that he saw behind the mines and the railways and the irrigation ditches the human element that made them worth while, the planting of not merely population but homes in Southern Alberta. As his grandfather had used roads, mills and school-houses as a means of wedding the settler to the land in Upper Canada, and as his father had done the same thing in the Eastern Townships, so here in Southern Alberta he followed the same shrewd, far-sighted policy. The flair for colonization had become traditional. As Guelph owed its very existence to John Galt, and as Sherbrooke must be to a large extent associated with the name of Alexander Galt, so Lethbridge may fairly be regarded as a monument to the courage and tenacity of purpose of Elliott Galt.

In 1879, when Elliott Galt was Assistant Indian Commissioner, with headquarters at Regina, he found coal of good quality on the banks of the Belly River, opposite the site of the future city of Lethbridge. He sent a report to his father, and through Sir Alexander's influence a syndicate was formed, which included William Lethbridge, William Ashmead Bartlett, Burdett-Coutts and his wife, the famous philanthropist. Now that sounds like a simple statement of fact, but to understand its significance one must remember that in 1879 the site of Lethbridge was as remote from the centres of population in Canada as Great Slave Lake is to-day. The contract for the Canadian Pacific Railway had not yet been signed and two years were to go before construction would be commenced. Elliott Galt looked into the future, saw the lines of steel creeping across the prairie toward the mountains and the Pacific coast, saw that when the railway came it must have coal, saw that with the building of the railway settlement would become possible, and convinced both his father and his father's London friends that the time was ripe for action. What he could not foresee was that the building of the Canadian Pacific Railway would be followed by a period of disheartening depression in the west; that that tide of settlement which was so vital alike to the life of the railway and to the progress of the country should remain slow and sluggish for a couple of decades. But it was just in that crisis that the splendid optimism of Alexander Galt and his son Elliott shone with peculiar brilliance. They never lost faith in the west or in the capacity of the west to draw settlers, and they filled those who were associated with them with the same belief.

***

IT IS not possible to tell here in any detail the story of the Northwestern Coal and Navigation Company, and its successors, the Alberta Railway and Coal Company and the Alberta Railway and Irrigation Company. The original company would have gone hopelesssly on the rocks had it not been for the faith and financial genius of the Galts and their ability to make others share their own abiding optimism. The project had been to ship coal down the river to the Canadian Pacific Railway at Medicine Hat, the rails having reached that point in 1883. Two shallow-draft steamers, the *Baroness* and the *Alberta*, were built, as well as a fleet of barges, and the machinery for the two steamers was brought to Medicine Hat by the Canadian Pacific Railway. To realize the difficulties that confronted Elliott Galt, it must be remembered that timber for the *Baroness* had to be hauled by bull-train from the Porcupine Hills, sixty miles from Lethbridge and that even before the timber could be cut saw-mill machinery had to be brought from the east to Fort Benton on the Missouri, and thence two hundred and fifty miles by bull-train to the Porcupine Hills.

The steamers and barges made several trips down the Belly and Saskatchewan rivers with coal for the Canadian Pacific Railway at Medicine Hat, but it was found that, except for a short time in the spring, navigation was practically impossible. Although the little fleet had proved a failure in commerce, it had nevertheless a short but eventful career in 1885 carrying soldiers and supplies from Medicine Hat to Prince Albert and up the North Saskatchewan to Battleford and Edmonton.

Meanwhile a contract had been signed with the Canadian Pacific Railway, and some way must be found of getting the coal from Lethbridge to Medicine Hat. As the river had proved unmanageable, Galt built a narrow-gauge railway between the two towns, completing it in a few months. Some years later a further market for coal was found in Montana, and to meet this demand another narrow-gauge road was built from the mines south to Great Falls on the Great Northern Railway. A third narrow-gauge line was subsequently constructed, for colonization purposes, along the main canal of the irrigation system. All three lines were eventually standardized.

In 1885 the town of Lethbridge had been laid out. Its broad streets and public institutions suggest comparison with those other Canadian cities, Guelph and Sherbrooke, also associated with the Galts and the Galt tradition of public service. In the heart of Lethbridge a ten-acre plot had been reserved. This was used in the early days as a turning ground for bull and mule teams, but was afterwards transformed into the beautiful Galt Gardens, of which the people of Lethbridge are to-day so deservedly proud.

About half a mile from the Gardens stands the Galt Hospital. The original building was erected by Sir Alexander Galt. After his father's death, Elliott had plans prepared in New York for a large addition, a separate building connected by an underground passage. He put up a large amount for the hospital, but with characteristic foresight ensured the practical and continued interest of Lethbridge in what was to become one of its most important civic institutions by requiring the city to provide a certain proportion of the cost. Some years ago the entire institution was formally transferred to Lethbridge, and is now municipally owned and operated.

ELLIOTT T. GALT.

IN THE early years of the Galt enterprises there was practically no agricultural development in Southern Alberta. A few farmers took up land, but became discouraged because of the arid nature of the soil. To put settlers on the land was not enough. There must be some inducement to keep them there, and in this case the vital consideration was water—and so to the coal and railway projects of the Galts was added irrigation. Elliott Galt studied the situation and worked out an extensive irrigation canal project, in which the water was to be supplied from the foothills of the Rockies near the Mormon settlement at Cardston, and carried down for use on the plains in the Lethbridge district. Some of the leading Mormons, always interested in irrigation, were associated with this canal construction. It has had its ups and downs, like most things in the west and elsewhere, but unquestionably the irrigation system introduced into Southern Alberta by Elliott Galt has been a factor of incalculable value in transforming what would otherwise have been an almost uninhabitable region into one of vast potentialities.

Looking at the Galt enterprises in Alberta as a whole, one sees clearly that the underlying thought was settlement. From first to last the coal mines, the railways, and the irrigation system were all designed to people the plains of Southern Alberta. Elliott Galt was the directing head in the west up to the time of his father's death, and was afterwards president of the several companies. The burden fell mostly upon his shoulders. He was a pathfinder, and the way of the pathfinder is nearly always thorny. He had to carry a stiff upper lip, and inspire confidence in others, throughout the long lean years when no return was possible upon the investment. At one stage it became his task to reorganize the company and raise further capital. This extremely difficult task, involving the persuasion of stockholders to invest more money in a discredited enterprise, he finally carried through after interminable negotiations; and the fact that he succeeded is perhaps the most striking tribute to his qualities, for nothing short of unbounded faith in his judgment and integrity could have induced English investors to agree to what so evidently must have seemed like throwing good money after bad. A famous Canadian financier said of this proposed reorganization, when it was being mooted, "If Elliott Galt carries this through he is just such a financial wizard as his father."

The time came, with the turn of the financial tide and the dawn of an era of prosperity in the west, when Elliott Galt realized that, in the interest alike of settlers and shareholders, the various enterprises, coal mines, railways, lands and irrigation system should be turned over to the Canadian Pacific Railway. He accordingly negotiated a sale on advantageous terms, thereby ensuring to the people of the Lethbridge district direct connection with the great railway system that had so close a stake in the prosperity of the country. Elliott Galt remained for a time, after the absorption of the properties by the Canadian Pacific Railway, to assist in picking up the loose threads; and then retired for a well-earned rest.

In this sketch an attempt has been made to describe the qualities that have marked the character of Elliott Galt—qualities which reveal him very clearly as the son of Alexander Galt and the grandson of John Galt; and particularly his fine sense of responsibility to his fellows. One illustration, taken from his later years, may be offered of this characteristic. Sir George Perley informed the writer that in 1914, when he was Canadian High Commissioner in London, Elliott Galt came to him and quietly handed him a cheque for a very considerable sum of money. It was then only a few days after the declaration of war, but Elliott Galt looked into the future, realized what many of his fellow-countrymen would be up against, knew that many things might be done for the comfort of wounded Canadians that the government could not provide, and decided that it was not necessary to wait for a call for help. That, too, was typical of the man.

***

THE writer has had the opportunity of discussing the work in and for Canada of these three generations of Galts with a number of very prominent Canadians, statesmen, professional men and men of business, and has been particularly impressed with their high regard for the least known of the three, Elliott Galt. The views that they have severally expressed cannot, he thinks, be better summarized than in the following statement made by Sir Frederick Williams-Taylor:

"The Galts have been in Canada for five generations, and it is within the mark to say that there is no finer stock in this country. In every member of the family one finds a high standard of honor, refinement, devotion to duty, and a well-balanced common sense, with an unswerving loyalty to King and Country, as well as to their friends."

In Elliott Galt, the present head of the family, these qualities are at their best. He is a scholar and a "great sahib," none greater in the land. Some men keep straight and do the right thing through force of character, but with the Galts it is an instinct. Elliott Galt could never do a shabby or unsporting thing. It would be foreign to his nature. He has always taken a keen interest in the

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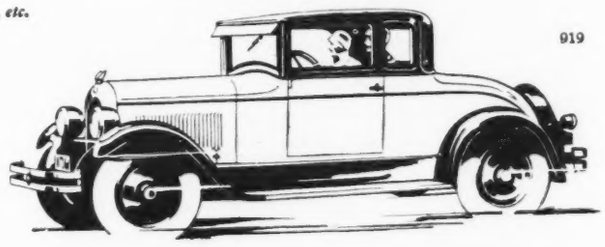

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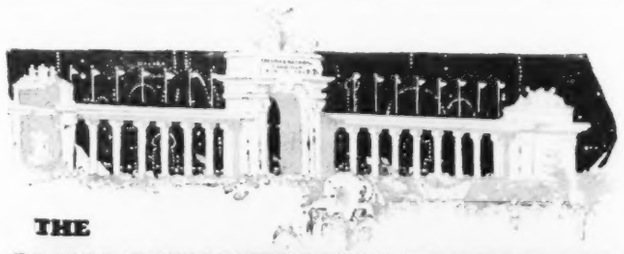

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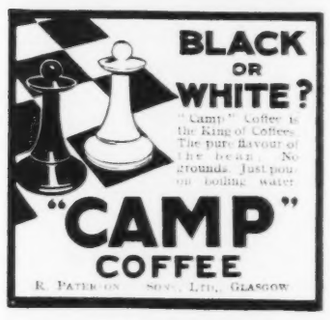
One who has been very closely associated with him for many years says: "Galt has a mind that is nothing short of brilliant. Like his father he has an uncanny capacity for seeing the greatest number of solutions to a problem—the real asset of a diplomatist. He is a devoted Canadian, with a fine national constructive mind, and above all his other gifts is the fact that he is a reserved and cultured gentleman. No one can come forward and say they ever heard Elliott Galt utter a disagreeable word about any individual. It is an astonishing characteristic, nevertheless absolutely true. His mind has always centered around the things that are worth while."

But, after all, what finer tribute could be offered to a Canadian than these words written by the Baroness Burdett-Coutts nearly a quarter of a century ago: "To Mr. Elliott Galt, a valued friend and a great Pioneer of the North West." All three—John, Alexander and Elliott—were indeed that—great Pioneers.



The Armingtons

The Art of Two Eminent Canadians Long Resident in Paris

Translated from an article by Louise Gebhard Cann in "L'Art et Les Artistes"

THE joint efforts of these two artists, so highly esteemed among the Anglo Saxons of Paris, and so deeply allied, converge in such a complete harmony that it would be difficult to study them separately. Besides being a rather rare phenomenon in the world of arts, and all the more touching.

Both born in Canada, they met at the age of fifteen at a school of drawing in Toronto, directed by Mr. J. W. L. Forster. In 1899 Frank Armington came to Paris. A few months later his young compatriot arrived. They were married in 1900 and pursued their studies at the Academies of the "Grande Chaumiere" and at "Julian" with Lucien Simon as master.

They both commenced with portraits but soon taken and charmed by the impressionist movement, they abandoned portraits to study open air landscapes. We find them travelling from Paris to Monte Carlo, from Brittany to Moret-sur-Loing, passionately studying all the renowned and celebrated corners of Fontainebleau, of the Ile-de-France, Normandy. They bring back paintings which reveal a great love for trees, small churches, village streets and cottages. Their vision was formed by the continuous studies of Monet, Pissarro, Sisley, Guillaumin.

We soon notice with Mrs. Armington the research for fresh colors, living, rapidly set in large touches, but with a constant care for general harmony. She takes nature as it is with a rare truthfulness in that profession, her idea is closed upon any idea of interpretation. The beauty of things takes hold of her, absolutely, and she paints them as she sees them, with a perfect sincerity.

With Frank Armington one guesses, at the first, a temperament full of energy, not complicated, quite trans-Atlantic temperament. A very ardent colorist, he has however, the sense of the most delicate shades and certain of his paintings have the harmonious appearance of certain ancient tapestries of soft shades. His way is really personal and as Arsene Alexandre so truthfully said, a Latin sentiment reigns in his paintings. Probably a far off inheritance from a French ancestor. And if Mrs. Armington loves the clear light of day, or the bright light of morn, he, is attracted by fading daylight, by crepuscular effects, by the melancholy of snow, of mist, of rain. His nocturns of Paris, his Southern cites, are his most characteristic paintings. One can judge from those which we reproduce in this brief study.

In 1908-10, Mrs. Armington drew the attention at the "Salon des Artistes Français" with portraits of peasant women, but already her trials for engraving had been noticed, and in 1913 a small collection of her water-colors figured amongst the section of engravings of the "Societe Nationale des Beaux Arts", of which she took part in 1920. Successively, she was elected member of the "Societe de la Gravure Originale en noir", of the "Societe des Graveurs Français", of the Society of Etchers of Chicago. In 1923 she exposed an important ensemble at the Galeries Simonson, Paris, an ensemble constituted by the Paris studies, of Moret-sur-Loing, of Honfleur, Caudebec-en-Caux, Brittany, the Riviera, corners of Venice. A remarkable view of Saint-Pol-de-Leon was acquired by the State.

However, the art of engraving attracted her more and more each day and the lovers of etchings were greatly interested in her progress. So that she soon neglected her pallet and brush to fix on copper the so many varied aspects of Paris, the picturesque corners of Normandy and Brittany, streets which give a perspective of old churches or large cathedrals, fountains, arches of triumph, old door entrances of historical monuments. An eager worker, her studies of Amiens, Rheims, Rouen, of Notre-Dame, of Chartres, multiply and become at the same time a source of joys for the lovers of engravings and of study for the archaeologists. Her etchings are found, moreover, today in most of the large museums of France, England and America, and we really do not know in the whole world, a woman engraver which may be preferred to her.

The architectural majesty of the subject does not wholly absorb the setting in her etchings, and Mrs. Armington always knows how to reserve in her work a very living part of the picturesque and moving public. Beings as well as things, live under her firm and supple drawing. She spreads over the surface large sheets of light and her use of black is particularly moderate. Such as in that charming fountain of Saint-Jean-du-Doigt, where one feels the fresh atmosphere of the dawn. She knows how to set her architectural subjects in the foliage of trees with a sense of decoration of the most spiritual and the most ingenuous, as in the entrance of the museum of Cluny. This latter engraving is one of her most recent works and one of which perhaps her definitive mastership shows itself with the most splendour—in our opinion at least.

In a beautiful exhibition which Mr. and Mrs. Armington gave at "Le Goupy" in 1925, the first showed a collection of water colors of an exquisite clearness and accuracy. Until this one had especially considered him as a vigorous painter of crowds and large movements of traffic on large spaces such as our boulevards, the avenue des Champs-Elysees, the Place de la Concorde, vast Parisian decorations which he particularly affectioned. Also was the surprise great to see reveal itself in this ensemble of delicious water colors and precious colorings bridges and quays of the Seine, landscapes of the Parisian suburbs and of Normandy, with brush sensibilities which are not always found in his large diversified paintings.

However, his oil paintings have their particular poetry, if one thinks of the very special quality of the fugitive and changing atmosphere which envelopes Notre-Dame, the Palais du Louvre, the large houses of graceful contours. An essence of impressionism, his art joins itself visibly enough, but nevertheless without taking anything from his personality, from that of Raffaelli and especially of Lebourg.

Of his work, as of that of the latter, evolves a sensation of peaceful dream and without *choux*, produced however by the realistic technic of a very true and scrupulous observer of nature. Even in his dry points, his Oriental heads, which encountered so many fervent admirers, he is very careful of giving us violent or tormented types. From his portraits of a large and simple drawing, where the physical beauty is always respectfully expressed, emanates a kind of noble calmness, of unmoved fatalism, very Oriential, very noble. True painter of souls without any shocking deformation, without any useless effort. That which especially attracts in his pictural work is his often mysterious choice of the hours of expression and the powerful evocation of his vision.

In this rapid study I do not pretend to have written as I would have wished the work of these two artists, work very far from its definite achievement, for their efforts are incessant and their art is always as full of strength. One can say that these foreigners love France as a second motherland and that never French artists attempted with more love to render, in its most typical and charming details, a true and living portrait of their marvellous homeland. So how be astonished, and how not rejoice here of the success obtained by their works in America, and of the desire which they prompt to those who love them to come and admire the great and superb model which has inspired them?

The Needy Newspaper Publisher

AMERICAN papers are at times distinctly breezy, as nobody who reads need be told. All the same, it would take a lot to beat the following editorial comment: "It is reported that a certain fastidious young lady in this town kneads bread with her gloves on. This incident may seem peculiar, but there are others. Now, we need bread with our shoes on. We need bread with our shirt on. We need bread with our pants on, and unless we collect a few of the outstanding accounts on our books, we will need bread without a darn thing on, and this town will be a Garden of Eden this season if collections do not improve shortly."

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MUSIC and DRAMA

Puppets — Elisabeth Schumann — Opera Again

The Return From Nature

Under such a heading Horace Shipp writes in Ursula Greville's piquant journal "The Sackbut" (London):

I have just put down a book by a popular dramatic critic which seems chiefly concerned with a morbid fear of being thought intellectual or of defending the intellectual theatre. I mention it here not in order to assure the author that his fears are groundless so much as to offer my own apology for not following this critical fashion of my day and generation. In the other arts, however mistaken in their judgments the critics may be, they have not arrived at this frank confession that they needs must love the lowest when they see it; they admit some sort of hierarchy between Bach and Black Bottom, Galsworthy and Elinor Glyn, Botticelli and Barribal. But the dramatic critic who publicly states that he prefers *Chu Chin Chow* to *Tchehov* is thought no end of a brilliant and popular fellow and invited to write for five papers at once. Admiration for a masterpiece is almost enough to lose the job.

At some risk, therefore, of jeopardizing my career as critic I profess my interest in the theatre as an art and admit an old-fashioned enthusiasm for its intellectual manifestations. Let us hurriedly explain that the theatre which appeals to the mind need not leave our emotions uncatered for, that in its business of expression it may possibly express something concerned with what is called the heart as well as the head. Beyond this, however, the big things of art arouse in some of us a curious kind of intellectual emotion, a thrill at seeing perfect expression as an end in itself, a removal into a sphere where an artist has created a microcosm of perfection and hypnotized our senses into accepting it. In that sphere affairs may be governed by what we glibly call the laws of nature—that is a technique of realism—or by laws of the artist's own making. In the last ditches of highbrowism we stand in defence of those laws of pure art freed from the necessity of imitation and representational creation.

Which philosophic preamble brings me to the question of dolls. We 'art-theatreists' are assumed to have a passion for dolls, and Gordon Craig once risked lynching by the rank and file of the Actors' Association for expressing a wish for 'super-marionettes' in place of actors. If we have this predilection, it is because the flesh and blood actors, spoiled by years of naturalistic perambulation through Act I. The Library, to Act II. The Drawing-Room, have no other art than to hold the mirror up to Mayfair. The very limitations of puppets clarify their expressiveness; the artist can use them as media and know exactly the result he can obtain.

So for the moment we rejoice that the puppets are with us to show us another phase of the wide art of the theatre. It is not only at the Scala under the wing of the jolly *Teatro delle Piccole Maschere* that we meet them, but across at the Princes where it is more than coincidence that *Petroushka* and *La Boutique Fantasque* are concerned with dolls come to life. Watching those two pieces in the opening programme, with the new work, *The Cat*, the non-naturalistic trend of the ballet stood clearly marked. *Petroushka*, one of the earliest pieces, is justly a favorite. Unrealistic as it is, it almost breathes beside the abstraction of *The Cat*. *La Boutique Fantasque*, for all it is not nearly so well-constructed nor musically so interesting as *Petroushka*, belongs to it in aesthetic, and again it is a child's toy beside a problem in mathematics as against *The Cat*. Thence a paradox—that I seldom remember being so thrilled in the theatre as by this new ballet. The scenery was purely abstract line, talcose, and bodyless. The costumes were equally unreal; the choregraphy verged upon gymnastics and came no nearer to lifelikeness than the remoter movements of ballet dancing. Yet it built beauty out of its own rhythm and virtuosity, and my remembrance is of an exquisite rightness of form set over against a Keatsian terror at its transience. That mood being for me a subconscious test of art indicates that this ultimate logic of the ballet succeeded with me.

In truth, I think this extreme abstraction is more satisfying than the half-way house of the various forms of expressionism, particularly in the *decor*. I find myself disturbed, for example, by the fact that in *La Boutique* Derain has designed a chair that never was on seat or legs, but the lines and forms in *The Cat* function in themselves, and because they represent nothing, express much.

With the marionettes themselves at the Scala Theatre, I would that they dared the more courageously to accept the implications of their own aesthetic. Already they provide a fascinating entertainment. Apart from the virtuosity of their manipulation, apart from the ordinary comic-opera values of such a piece as Donizetti's *The Elixir of Love*, or the sheer fun of the *Haughtycultural Concert Party*, the marionettes are capable of being carried to a high point of artistry. It is interesting that the public appreciate most the items in the programme where the marionettes are superhuman. Hence the perennial popularity of *Bil-Bul-Bul*, who takes us into a sphere of pure puppetry. It is not really enough for these little people to ape naturalism. They can burlesque and are always mightily successful in this mood; but beyond this they should be creating art in the terms of their own peculiar expressiveness. We want the marionettes because they are not human actors, and not because they are so adroitly manipulated that we can deem them almost as good as humans.

I believe the puppets will secure the allegiance of the intellectual theatregoer as the ballet has done, just when they develop courageously this self-expression. It is a pity that their visit to us on this occasion was linked with the speciously propagandist Mussolini Film which had as little to do with the case artistically as it had with the truth politically, and was not even a good film. But we forget this error of judgment in our pleasant recollections of these masking personalities who tread the way of art and express so clearly within their compass the design which the artist has conceived.

* * *

In Praise of Elisabeth Schumann

Mme. Elisabeth Schumann is one of those singers who can be hit off in a phrase that which in itself is a tribute to her art, writes H. E. Wortham in "Country Life." The lovely quality of her voice throughout its whole compass forbids one to emphasize the thrilling beauty of her head notes, and to speak of the swansdown of her *mezza voce* is not to suggest that her full voice lacks an iota in its freedom and its perfect control. When we listen to her we realize that we are enjoying the privilege, rare in these days, of hearing the *bel canto*, the "beautiful singing," which inspired Mozart and the composers of the classical age. *Chi sa respirare sa cantare*—in the axiom of the school of the *bel canto*—he who knows how to breathe knows how to sing—and anyone who wants to appreciate the truth of this can do so by going to Covent Garden on a night when Elisabeth Schumann and Lotte Lehmann—who both learnt their art in the studio of that remarkable woman Mme. Schadow—are in the cast together. The delightful impression of ease and power which these two convey takes us back to a time when the human voice had an empire in music which it has now largely surrendered to instruments fashioned by men's hands and not consisting of human thews and muscles. Though it may seem out of place to give physiological explanations for the peculiar ability that Mme. Schumann and Mme. Lehmann have to move us, it is worth while remarking that it consists in their having learnt the lesson, which the Italian school consistently taught, that the secret of correct breathing in the singer is a full control of the abdominal muscles. Once this has been mastered, the other qualities follow naturally. For only thus can the lower part of the lungs be properly filled with air, and the breath escape by upward pressure from between the lower ribs. This, badly put, is the secret of the technique which enables Elisabeth Schumann to produce that magical tone in all degrees of strength, without apparent effort and with no trace of strain, which makes us realize that there is no beauty in music comparable to that of the human voice when used as God and the Italians meant it to be. The purity of Elisabeth Schumann's "line" must appeal to all, initiated and uninitiated alike. But in writing of so accomplished an artist it is difficult not to be the connoisseur. A clear bright tone is the natural possession of the gifted soprano and plenty of singers I can think of have a pleasant enough "line." Few, however, have the "curve," that perfect gradation with which she can vary her tone on a note or a phrase, the process known to the Italians as the *messa di voce*, which, again, is the product of the control that proper breathing gives. Without the *messa di voce* Mozart defies the singer; the brilliance and the [illegible] that Mme. Schumann gives to her interpretations of that master is due to her grasp of this cardinal principle of her art. In a word, she is one of the very few singers who really know how to breathe, and the knowledge, which she shares with Mme. Lehmann, puts them in a special class among the *prime donne* at Covent Garden this year or, indeed, among singers of any nationality anywhere.

Clearly, it requires unusual intelligence to fill the lungs properly—and hence my excuse for dwelling on what is the foundation of Mme. Schumann's superb art. If I have done so, instead of describing her charm, her vivacity, her roguishness—which are as evident on the concert platform as on the operatic stage—it has been out of compliment to her and in the vain hope that the amateurs who may happen to read these lines will remember that they will be better singers if they will keep their tongues [illegible] and their hearts (and chests) high the next time they open their mouths in song. Professionals, alas! are past heeding words of wisdom, whether from me or anyone else. For the rest, I can only emphasize that all the other qualities of style which distinguish Elisabeth Schumann's singing arise from this secure foundation. By nature she has not been endowed with a large voice, yet, thanks to the way it is produced, it rides securely over the stormy sea of Strauss's orchestration in "Der Rosenkavalier." From the same cause, too, she derives her unfaltering attack, her impeccable enunciation, her beautiful *sostenuto* and *legato*. Elisabeth Schumann has only to draw in breath and her voice rests unshakable on its column of air. As the Italians of past time said, and they knew what singing was—inhale, and then support with the breath, *respirare e poi appoggiare*. I repeat myself. All I can do is to recommend anyone who wants to understand what Fanny Burney felt about "the Pac" and the art of *bel canto* to go and hear Elisabeth Schumann.

* * *

Acting of Opera "Stars" Criticized

The Wagner cycle recently given at Covent Garden with a number of singers from the New York Metropolitan gave Ernest Newman, the English music critic, an opportunity to discuss with candor the faulty style of acting that is apparently characteristic of a number of the American opera "stars." Dismissing the German tenors from New York, Laubenthal and Melchior, with scant praise, he speaks of Mme. Nanny Larsen-Todsen who has sung the heavy German soprano roles in New York for the past three years:

"He had for his *Brunhild* Mme. Nanny Larsen-Todsen, who played the part also, by the way, in the 'Valkyrie.' There she made an excellent beginning with her 'Hojotoho' from the top of the rock, but she never succeeded in living up to this at any other point on either of the two evenings; her voice lacked power and luster almost throughout its range, and especially in the lower middle notes.

"Her gestures are conventional and repetitive. She comes from the Metropolitan Opera, New York, and shows it. Nothing in that curiously uneven institution used to astonish and amuse me more than the way the singers had of coming as far down as possible to the footlights and addressing their remarks to the audience instead of to the person they are supposed to be acting with. I have even seen an Italian tenor there yank the heroine behind him with one imperial sweep of his arm when she showed signs of getting, as it no doubt seemed to him, out of focus. Our *Brunhild* of the other evening, having risen from her uncomfortable rock, took the front center of the stage, faced us squarely, and frankly told us everything about herself and *Siegfried* that *Brunhild* usually confides only to the hero himself. While this was going on there was nothing for *Siegfried* to do but to stand ten feet or so away, further back-stage, and simulate what interest he could in Madame Larsen-Todsen's harangues, though he looked very uncomfortable, as if he were conscious of eavesdropping. But the experience seemed to remind him that he too comes from the Metropolitan, so when it came to his turn to sing, he in his turn looked straight at us and told us all the shy secrets of *Siegfried's* heart, the while Madame Larsen-Todsen, like a true sport, stept back a bit and left him to say his piece undisturbed. All this may have been 'opera,' but it certainly was not the last act of 'Siegfried' as we have hitherto conceived it.

"I suppose we must put up with this kind of thing occasionally if we persist in running opera as we do in London, engaging singers from all parts of the earth and flinging them together without any attempt at a genuine production, for which, indeed, there is no real time. The artists who come direct to us from Germany do not indulge in these absurdities against which they are protected both by their natural artistic sense and by the tradition in which they have been molded. But there is always the danger of something of the kind happening when singers who have been allowed to develop a bad stage style elsewhere are drafted in for a special performance, and I know no place where the stage style is so bad as at the Metropolitan, where, seemingly, the 'stars' are allowed to do what they like."

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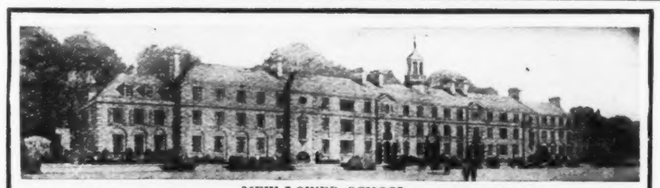
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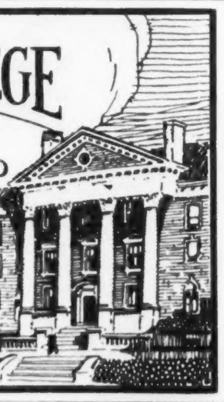

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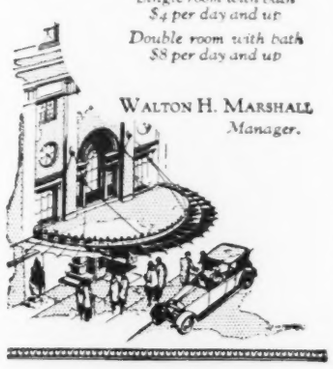

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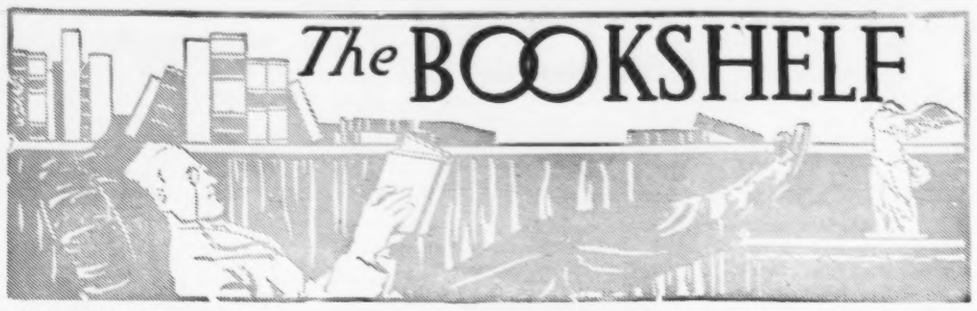

OUR DISTINGUISHED VISITOR

"Stanley Baldwin: A Biographical Character Study" by Adam Gowans Whyte; Chapman & Hall, London, Eng.; 176 pages; illustrated with 11 photographs; $1.50.

"On England and Other Addresses" by the Right Honorable Stanley Baldwin; Philip Allan & Co. Ltd., London, Eng.; 275 pages; paper covers, 75c.

EDWARD, Prince of Wales, is again coming to Canada. With him comes his very popular younger brother, Prince George, and the Prime Minister of England. All the world is familiar with the princes; but the visit of an English Prime Minister is something new; and, as he has only been a Prime Minister a comparatively short time, it is well to resort to whatever sources of reliable information are available. I have therefore much pleasure in alluding again to Mr. Whyte's little biography, which I reviewed on its publication last November. This sketch deals briefly with the man, rather than the ruler, telling of his ancestry and early life—his hobbies, his character, his family and his business, and reveals the qualities and events that have led him to his present position of power. The limitations of the book consist chiefly in omissions of all sorts of criticism. However that may handicap the work as biography, it enables the book to be a gracious and useful introduction to our distinguished guest.

One gains the impression from A. G. Gardiner that Mr. Baldwin is not a political genius of the order of Disraeli or Lloyd George. Mr. Whyte lauds him for being able to remain "the plain man" despite his great responsibilities. If the speeches contained in the collection now available are typical of his public utterances, Mr. Whyte has the right viewpoint and Mr. Gardiner the wrong one; for these short, pithy addresses indicate a man who has raised common sense to the point of genius. They make delightful reading, taking rank easily with the work of the most engaging essayists of the period; and in them is a sanity and wholesomeness and heartiness that endears a man to men, and inspires trust and confidence. At times a kindly humor lights his words with a steady glow, and elsewhere the speaker is becomingly grave and profound in his thought and diction. I do not wonder that the book, first published in England in April, 1926, went into its sixth edition within a year. I think I know enough of books and readers to say safely that not even if an author be a prime minister will the public continue to demand his book if it be dull or worthless.

This work complements Mr. Whyte's in giving a picture of Mr. Baldwin's mind, and pretty thoroughly. In the forty little speeches, he states his views on politics, literature, religion, industry, education and many other subjects; and, after reading the book, one might greet the Prime Minister sure of the temper of his man, and able to introduce topics congenial to him. And finally, the patent sincerity of these speeches guarantees Mr. Baldwin the warmest of welcomes in Canada, where integrity and geniality are the traits appreciated in public men.

* * *

EUROPE'S STRUGGLE FOR POLITICAL FREEDOM AFTER THE FRENCH REVOLUTION

"Makers of 19th Century Europe" by Ralph Flenley; Illustrated; Dent, Toronto; 272 pages; $1.50.

THIS is a connected series of essays, tracing the unrest in Europe from the time of Metternich to that of Bismark. The method is to group the incidents around sixteen leading political figures, successively, in a loose scheme of biographical studies. The book appears to have been written as a college text, and condensation possibly makes it a better work of reference than a story-book. The

LOUIS KOSSUTH

Being one of the many striking line drawings by D. H. Flenley that serve as illustrations to Professor Flenley's "Makers of Nineteenth Century Europe." The portraits of Louis Philippe and Lamartine are from the same source.

writing is clear, the arrangement logical, and while the book is not documented, it has all the outward signs of thoroughness and accuracy. The many drawings by D. H. Flenley brighten the pages considerably. Several of them are reproduced in this department today. The author is Associate Professor of Modern History at the University of Toronto.

* * *

SENSATIONAL MURDER TRIALS

"Not Guilty and Other Trials" by Albert R. Hassard; Lee-Collins Company, 104 Beverley St., Toronto; 252 pages; $2.

WITH the vogue of the book dealing with the trials of criminals who have perpetrated horrible crimes—murder in chief—Ontario is not to be left out. The well-known Toronto lawyer, Mr. Hassard, has here collected data on famous Ontario trials of this kind in years gone by, and has presented them in the form of short narratives. There is nothing particularly technical about them. They are written for popular consumption as true stories; and they are very well done.

Older readers will remember most of these cases. The Clara Ford and Birchall trials were famous, while the William Greenwood case, now almost forgotten, created more of a stir at the time. Rice's trial in 1901 for the murder of County Constable Boyd has a special interest at present because the Counsel for the Crown was young Mr. Hugh Guthrie, then just commencing his law practice.

While there is real drama in all of them, the Ancaster Case is the best story, because it remains a mystery of the first order. In 1891 the Treasurer of Ancaster Township, near Hamilton, was murdered in his own home in the night. Four men were tried, and two others suspected; but the evidence was so conflicting that the jury returned a verdict of Not Guilty, nor was any further light ever thrown on the happenings of the fatal night.

* * *

THE ORANGE-HAIRED POET OF PUTNEY

"Swinburne's Collected Poetical Works"; Murson, Toronto; 2 volumes, 2,270 pages; boxed; $8.

DIFFICULTIES in collecting private libraries are often physical. One wishes to read favorite authors from large, clear type, and in nice bindings. That often means an amount of room that the modern home does not afford. One solution is the one-volume edition, whose drawback, in the case of writers who published a great deal, is small type, crowded two columns to the page, and with half the lines "turning over," that is, being too long for a single printed line and the excess words on a second printed line, so that the printed form of the poem is not the real form. The happy compromise has been reached in this edition of Swinburne, which combines the merits of both, and avoids the disadvantages of either. The solution is specially prepared, thin paper. Thus in two volumes the size of fairly thick novels the whole of the poems have been printed, with a single column to the page, and in easily-read type. The plays are not included, but the essence of his thought and the best examples of his art are in the lyrics. The edition is a delightful one from every standpoint and for every purpose.

LAMARTINE.

BOOK SERVICE

Readers wishing to purchase books reviewed in these columns and unable to procure them from their local dealers, may do so by sending the price by postal or express order to THE BOOKSHELF, "SATURDAY NIGHT," Toronto.

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HOW THINGS CAME TO BE: EXPLAINING COMMON THINGS TO CHILDREN

"City and Country Series", including "The Story of Milk" and "The Story of Bread" by Elizabeth Watson; "The Story of the Telephone" by Susan Meriwether, and "The Story of Transportation" by Jeanette Eaton; Musson, Toronto; illustrated in colors; from 36 to 68 pages in each book; $1.35 each.

ONE of the most ingenious of recent publications for children is the series that takes up things well commonly by us all in everyday life and in picture and story explains to the child from say six to twelve years old how the thing was discovered or invented, and the general history of it in very broad outlines. The one on milk, for instance, goes far back into the history of ancient man, and explains the primitive life, and how men became herders before they cultivated the soil. Then it tells of how milk is got from goats, horses, reindeer, camels, and finally cows; and then there is the story of the modern milk industry of a great city.

All the books are clear in their explanations, and entertaining. "Bread" and "Milk" have the advantage of being the commoner things in the child's experience; but "Transportation" and the "Telephone" are more readable because they are in the form of conversations between a grandfather, who is supposed to have personal recollection of these inventions, and his delighted and curious grandchildren. The "Transportation" book goes all the way from the ox-cart of the pioneer to the airplane. The "Telephone" book is, in one way, the best of the lot because it is more of a story—the story of a single invention by a single man—Alexander Graham Bell, and the tale of how he became interested in the deaf through elocution, and from his business of teaching the deaf to speak conceived the idea of making them speak, is an absorbing one; and there is a real story element in the details of his early experiments.

It is said that the child who asks the most questions has the best intellect. These books afford a parent the opportunity to fill the child up with information in story form, and if that leads to more questions, I'm afraid the only remedy is—to buy another book.

LOUIS PHILIPPE

THE FLORA OF BRITISH COLUMBIA

"Conifers, Junipers and Yew: Gymnosperms of British Columbia"; by John Davidson, with 161 line drawings and paintings in color by Ivy Abercrombie; T. Fisher Unwin Ltd., Fleet St., London; 72 pages exclusive of plates; $6.50.

SOME years ago Professor Davidson, who is Assistant Professor of Botany at the University of British Columbia, began to do valuable research work through the Mountaineering Club, into which he gathered a large number of nature students. In this work he was most ably seconded by Miss Ivy Abercrombie, the artist. They have now issued a very beautiful and complete study of the gymnosperms of that Province, which is intended to be the first of a series that will cover the entire flora of British Columbia—a scientific work of magnitude that may take many years in the preparation. The text is accurate and concise, as it should be, the illustrations also accurate and clear. The book is very elaborate in make-up, and pleasing to the eye. The high price is due to the coated stock on which the illustrations had to be printed and to the necessarily restricted circulation of such a book.

It will be used mainly in reference libraries and by botanists. Its usefulness, however, is not limited by the boundaries of its province of origin since many, if not most, of these trees are found in other parts of Canada as well.

Botanists in Canada and abroad, whose opinions have been solicited, unite in praising the work for its thoroughness and soundness.

William Arthur Deacon

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CANADIAN PACIFIC

THE London Midland and Scottish Railway, in their current, official time tables, announce the installation of a number of fast express trains scheduled to expedite and increase in volume business to famous tourist resorts served by their railway. Amongst those trains, newly named, are the following leaving London Euston: Week Days—"The Royal Scot"—10.00 a.m. for Scotch Resorts; "The Welshman"—11.10 a.m. for Llandudno and North Wales; "Lakes Express"—11.35 a.m. for English Lakes District; "The Manxman"—10.40 a.m. to Liverpool (for Isle of Man). These trains are equipped with excellent restaurant car service. Some of them have long non-stop, time saving features. The fine equipment of the trains, the excellence of the restaurant car service and cuisine, is expected to largely augment the flow of travel to the respective tourist districts named above.

* * *

THERE is a thrilling picture of a Faroe Island whale hunt in the July number of "The Forum" magazine. The schools of whales are rounded up by the hunters off shore, and the boats gradually edge them in to the coast. When the whales tale alarm at length, it is too late and they are driven in until they ground on the beach. Then the killing begins—a dangerous job, for a whale in his death agony is formidable:

"With long lances and knives the men fought, using hooks attached to lines to draw the boats within striking distance; and as the blood flowed freely from the wounded whales, their comrades would not leave them. Even if they reached clear water, they returned again, 'seeking the blood'. The large whales seemed to be trying to protect the small ones. One large whale, made fast to a boat, dragged it close to high rocks, hemmed it in, and threw such quantities of blood and water over the men that they were helpless.

"The boat was being shattered to pieces and other boats had to come to the rescue. The whales made little active resistance, but in their dying flurry they were dangerous. I saw one boat crushed like an egg-shell between two whales, and as it sank, the men flew from it, like rubber balls, to other boats nearby.

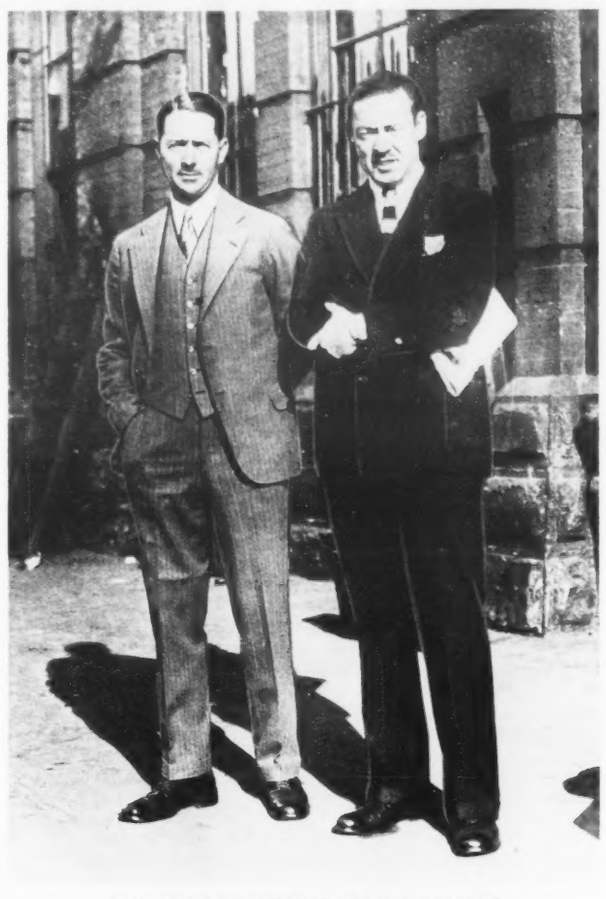
"At last it was over. Rank on rank lay the whales in pools of blood, their smooth, dark skins reflecting the sky colors. Their broad, thick lips curved backward in a grotesque smile, disclosing the small, white teeth clenched fast. There lay the leader of the flock, and there,—oh the pity of it!—were poor, little baby whales lying on their mothers, born in the agony of panic and of death."

* * *

THE original hundred per centres in America were the Maya Indians of Central America, according to an article in "The Forum" magazine by Sylvanus Griswold Morley, who is in charge of the Carnegie Institution's excavations in what was grown by the jungle, the Mayas had once Mayaland. In regions that now for some mysterious reason are overgrown by the jungle, the Mayas had built up a complex civilization by about the time of Christ. For the earliest Maya monument now known is believed to date from about 69 A. D.

In the first thousand years before Christ, the Mayas were savages somewhere along the coast of the Gulf of Mexico. The earliest monuments are crude, but rapidly pass through a succession of refinements, until they reach the zenith of Mayan art about 487 A. D., after which a period of decadence sets in. "There is no room for foreign origin," says Dr. Morley, who scoffs at the idea of influence from any other continent. The Mayas built up the first strictly American civilization, and are strict one hundred per centres.

Incidentally, their art is so distinguished that the highly modern Forum has borrowed its cover design from several of their monuments, and this month prints a "key to 'The Forum' cover", showing what each of the ancient figures stands for.



CANADIANS TO ATTEMPT ATLANTIC FLIGHT

Captain W. Roy Maxwell, Director of the Ontario Air Service (left) and Captain Terry Tully of the same service, who have been selected to pilot the Canadian aeroplane in the London, Ontario, to London, England, flight for $25,000 prize.

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SATURDAY NIGHT
FINANCIAL SECTION

TORONTO, CANADA, JULY 30, 1927

Gold Values to Vary Widely in Next 50 Years

Midland Bank, Ltd., Describes Course of Gold Values in Past Century—Failing Discoveries of New Sources or More Economical Extraction Monetary Shortage in Gold Probable—Experts Differ—Some Proposals to Bring About Stability — Universal Abandonment of Gold Coin in Active Circulation—Concentration for Monetary Purposes in Single, Central Stocks in Many Countries—World's Maximum Gold Production in 1915--Gold in the Arts.

IN ITS last Bulletin Midland Bank, Ltd., one of the most important of British Banks, points to "the probability of wide fluctuations in the level of the value of gold over the next half century, failing definite and successful preventive measures." In other words, it finds that, "failing discoveries of new sources of gold or of new processes for more economical extraction there may be a shortage of monetary gold, unless further economies are effected in its use or unless a far higher degree of management than is now practiced becomes operative." Experts differ, of course, Mr. Kitchin and Professor Cassel estimating that the world's monetary stock of gold will fail to increase at the rate of 2.7 per cent. per annum, which they consider necessary to keep abreast of economic development; while Professor Lehfeldt regards it as probable that gold supplies will exceed the world's requirements and lead to a rise in the price level. All the experts—and there are many—agree that it is desirable to eliminate the large scale changes in the value of gold.

The Midland Bank begins its story on "The Course of Gold Values" just about a century ago when there was an unmistakeable decline in the general price level over the second quarter of last century. Indeed, to such an extent was gold appreciating that, according to index numbers prepared by Jevons and Sauerbeck, the price level fell by about 30 per cent. between 1826 and 1850. Apart from other causes, gold production was at a low level at the time, and any expansion that took place was quite insufficient to meet the increased demand from a growing volume of trade. Most of the gold in those days came from Central and South America, which during this period were too pre-occupied with the problems attendant on their newly-found independence from Spain to engage in full exploitation of the mines. It was not, therefore, until the Russian production began to reach substantial dimensions, in the 'forties, that the world's output showed signs of recovery.

Events at the middle of the century changed the whole situation, and the greater part of the third quarter was covered by an upward trend of prices, Sauerbeck's index numbers showing a rise of 44 per cent. between 1850 and 1873. The Californian and Australian gold discoveries gave a strong fillip to production, which from an average of £2.8 millions per annum in 1835-39 leaped up to £23.6 millions per annum in 1850-54. In relation to the world's then existing monetary stocks of gold the output was tremendous, with the result that it failed to be absorbed at a stable price level, and gold became cheaper and cheaper in terms of commodities. According to Mr. Joseph Kitchin's estimates, the world's monetary stock of gold was three times as large in 1873 as in 1834, and by far the greater part of the increase must have been compressed into the latter part of that period.

Once again, however, a reverse movement set in, and prices were on the down grade until near the end of the century. Sauerbeck's index numbers showed a decline of 45 per cent. between 1873 and 1896. This result was not due to any marked falling off in the production of gold, but came from the demand side, for it was during this time that the gold standard found increasing favor and silver was abandoned over a widening field as a basis for currency. Germany had adopted the gold standard shortly after the Franco-Prussion war, the United States in effect demonetised silver in 1873, and the Latin Monetary Union followed suit the year after. There was in consequence an unexampled scramble for gold, and the demand could not be fully satisfied until the South African discoveries towards the end of the century.

Here again another corner was turned, and prices moved upwards until the outbreak of war, the rise, according to Sauerbeck's index numbers, amounting to about 40 per cent. between 1896 and 1913. It was at this time that production of gold reached unprecedented dimensions, the average for 1895-99 being £50.6 millions per annum as against £22.8 millions in 1885-89, and the increase going on steadily right up to the years immediately preceding the war. Indeed, it was not until 1915 that the world's maximum was reached.

From the brief history thus sketched, as well as from the preceding table, it becomes clear that, making due allowance for other known factors, there has been a fairly close connection between gold production and the general commodity price level. This is indeed what might well be expected, for it is clear that as population and trade expand the quantity of money required to finance the growing volume of business must necessarily also expand if prices are to remain stable. And since gold is the basis of most of the world's monetary systems, then, failing marked economies in its use in this connection, the supply available for monetary purposes is also required to increase. Consequently, as it may be assumed that a regular expansion of trade and of the world's population is taking place over long periods, then it is true to say that in order to maintain commodity prices in general at a steady level a regular proportionate addition must be made year by year to existing stocks of monetary gold.

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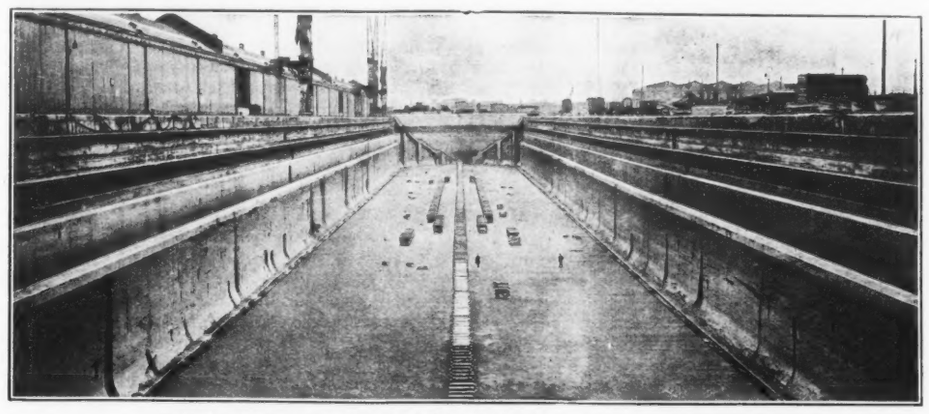
THE history just recounted brought the record of gold movements and prices to 1913, and it is now necessary to examine the changes which have taken place since that time. Roughly speaking, prices seem to have settled down to a level about half as high again as just before the war. Yet gold production has actually been on a somewhat lower level. How then to account for the apparent contradiction? The investigation of this problem sheds a flood of light on the present position and future prospects, so that it is well worth attention in some detail.

The first change, in point of time, is the almost universal abandonment of gold coin in active circulation. The process had already advanced very far in some countries, notably the United States, but the outbreak of war gave an impetus to the concentration of all the available gold in a single, central stock, so that whereas the gold in circulation in this country, for example, just before the war was estimated at £75 millions, the amount is now negligible. This has been the experience of other countries and whereas the gold circulating in the hands of the public in 1913 probably reached £500 millions, the world figure to-day may be put at not more than £100 millions, a large part of the difference having gone into government and central bank holdings. This represented a distinct economy in the use of gold, for once concentrated in a monetary reserve it acts as the basis for a multiple amount of circulating medium, in the form of notes and bank deposits, instead of itself acting as units of currency in actual circulation.



THE GLADSTONE GRAVING DOCK, LIVERPOOL. (The Largest in Europe.)

The second movement is of a somewhat similar character. Before the war individual British banks held their own gold reserves; now nearly all the gold in the country is in the vaults of the Bank of England. American banks held large stocks of gold in 1913; their cash now consists in the main of balances with the Federal Reserve Banks. This process of concentration has led to a reduction in proportionate cash reserves, for the strength of a single central stock of gold far exceeds that of scattered resources. Consequently a much larger volume of credit—and of currency as the small change of credit—has been built up on the basis of the growing stocks of gold in central banks.

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THE third point is a matter of geographical distribution A consideration of the theory and mechanics of the gold standard shows that under widespread operation of free gold markets, stocks of the metal would tend to distribute themselves in just those proportions which the requirements of different countries bore to each other. Actually there were very few free gold markets before the war, and various central banks adopted expedients which allowed them to build up disproportionate reserves. To the extent, therefore, that stocks were in excess of the amounts required to support the respective monetary systems, the surplus gold was rendered sterile, just as surely as if gold hitherto used for monetary purposes were devoted to non-monetary ends. Nevertheless, there was, speaking in approximations, a kind of "normal" distribution which ensured that the monetary stocks of gold would be used with a fair degree, though not indeed the maximum, of economy.

The war and the years immediately succeeding it brought about a vast change in the position, and in order to balance in part the heavy excess of the eastward flow of goods, the Old World supplied the New with large additional stocks of gold. The monetary gold held in the United States more than doubled between 1913 and 1926, and whereas before the war the United States held a quarter of the world's monetary stock, it now possesses nearly a half. This, quite obviously, has meant that the inflowing gold has been deprived of its full monetary utility, and the difficulties arising from the resultant shortage outside the United States have led directly to a further economy in the use of metal.

This fourth element in the pre- to post-war changes consisted of the widespread substitution of assets readily convertible into gold for gold itself as monetary reserves. Thus the central banks of many countries, like Germany and Austria, in the process of currency restoration, have been forced into the position of holding substantial quantities of bills on free gold centres and balances with banks in those centres as backing for their note and deposit liabilities. To this extent, therefore, the gold in full gold standard countries like the United States and Great Britain acts as the basis not only for their own currency and credit, but also for the media of payment in various so-called gold exchange standard countries.

To summarize these four changes, it may be said that on balance the use of gold has been materially economized as a result of the war. It's an ill wind that blows nobody any good, and we must be thankful that, after the tornado of war and post-war inflation, it was possible to restore sound monetary conditions without reverting to the pre-war level of prices. In a word, gold has become much more fruitful than before the war, so that with the various mechanical aids to economy it has been possible, out of current gold supplies, to some extent to cope with the growth in the world's population and trade.

***

WITH these tendencies in mind it is now possible to turn to a consideration of the present position and prospects for the future. First as regards production, it has already been mentioned that the world's maximum figure was reached in 1915, when a total of over £96 millions was recorded. From this point a decline set in, followed by a recovery which has brought the average of the past three years to rather more than £80 millions, this figure being also approximately the average over the whole of the present century. Of last year's total, the Transvaal produced about one-half, and the United States and Canada about a tenth each, these three being the most important single sources. The United States' output has shown a marked decline over the last decade, and the figure for 1926 was only one-half that for 1915. The Transvaal is widely supposed to have reached its zenith, and some experts anticipate a marked decline in the near future, if present conditions persist. Canada, on the other hand, has almost doubled its output in the past ten years, and a further increase is supposed to be likely. All forecasts of production, however, must proceed without regard to the possibility of inventions which might conceivably curtail costs of production to such an extent as to render it profitable to mine large quantities of now unpayable ore. Furthermore, new discoveries might in course of time falsify the most careful estimates of future production. In the absence of either of these eventualities, however, it appears not improbable that the world's output of gold will shortly show a distinct downward tendency.

When we turn to the demand side of the problem we have to deal first with the non-monetary requirements, that is for industrial purposes and for hoarding. The following table, adapted from the figures presented by Mr. Kitchin before the Indian Currency Commission and now brought up to date, shows what has happened in this respect in recent years:—

Distribution of World's Gold Production
(£ millions)

	Total			
	1915-17	1918-20	1921-23	1924-26
Total output	276.2	223.3	209.0	244.0
Consumption:				
Industrial arts	51.0	62.0	49.0	48.0
Hoarding (mainly India)	28.3	36.8	47.8	97.0
Available for monetary purposes	196.9	124.5	112.2	99.0

It has been estimated by Mr. Kitchin that at the end of 1913 the world's monetary stock of gold was £1,587 millions, while from the discovery of America to that time the industrial arts had absorbed £1,042 millions, and India, China and Egypt between them £492 millions. The proportion between monetary and non-monetary absorption has been roughly maintained since that date, for during the thirteen years to 1926 nearly one-half of the world's production went into the arts or was swallowed up in the East. The result was that by the end of 1926 the monetary stock had grown to £2,187 millions; up to that time the arts had consumed £1,273 millions, and India, China and Egypt had absorbed £704 millions.

***

THE future of these requirements provides the first uncertainty on the demand side. Failing a radical change in fashion, it may be supposed that the absolute amount of gold used for industrial purposes will remain fairly steady. The Eastern demand will depend to some extent on whether trade conditions in that part of the world are favorable or adverse, for it must be remembered that, thanks to good monsoons, India has had substantial surpluses of exports over imports for several years past. But over a fairly long period it is to be hoped that the introduction and operation of a gold standard in India may reduce the demand for gold for hoarding purposes. According to the views of the recent Indian Currency Commission, the realization that gold is always obtainable at the central bank may be expected gradually to break the habit of hoarding which has for long been so prevalent. This, then, is a factor making for a reduced demand, though it must not be supposed that after centuries of ingrained habit the custom of hoarding gold will fade out overnight.

Now as to the monetary demand, to meet which only the residue of the output is available after non-monetary requirements have been satisfied. In dealing with the changes in the position between 1913 and 1926 four principal movements were considered, and we cannot do better than inquire what is the future of these tendencies. First, there cannot be much scope for further substitution of paper for gold currency in active circulation, for already the process has become almost complete the world over. We may go further and say that in countries where gold is by law excluded from active circulation, it is not likely to be used much for that purpose should the restrictions ever be removed. The superior convenience of paper has become too firmly established to be lightly set aside. But although little further economy in the use of gold can be looked for in this direction, yet it is quite possible that paper currency may be more and more supplanted by instruments of credit in business transactions, and since ultimate reserve requirements against bank deposits are usually smaller than against note issues, a movement in this direction would still further economize the use of metal, or rather would render the available gold more fruitful. Even in this country, where the cheque system has reached a stage of development probably only surpassed by the United States, there is still considerable room for credit instruments to take the place of currency in comparatively small payments. In many other countries, for example France, there is wide scope for the displacement of currency by cheques or similar documents constituting claims to bank credit. The removal of outstanding legal and other difficulties and the gradual overcoming of prejudice may produce far-reaching changes in this direction.

The second tendency noted was the centripetal movement of gold into central banks. So far has the movement gone that little further economy can be expected along this line. The geographical element, however, is more hopeful, for as conditions become more settled it may be expected that gold stocks will seek by natural means to become more economically distributed. The attitude of the American authorities to the huge accretions of gold in recent years clearly indicates their own recognition of the possibility and desirability of such a redistribution. Here then is a factor which may do something towards meeting future demands for gold.

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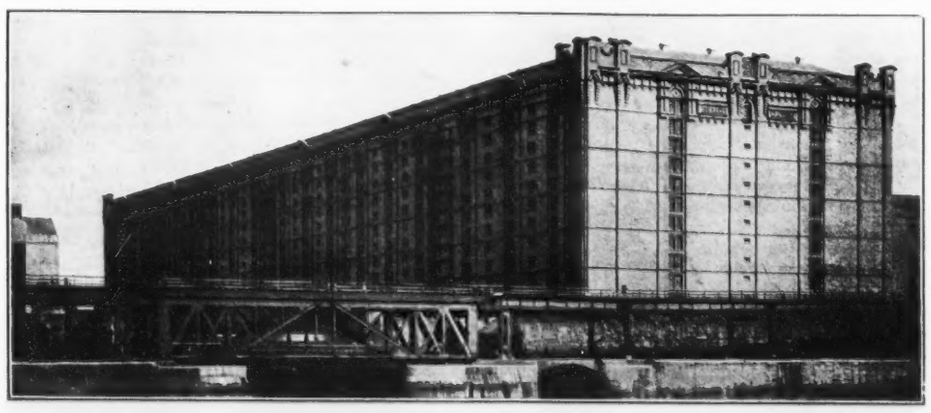
THE fourth movement discussed was the widespread adoption, largely from force of necessity, of gold exchange standards. This was an economy which might well prove of inestimable benefit in the years ahead. But unfortunately, despite the recommendation of the Genoa Conference, the plan seems to have been regarded as a transitory arrangement to be displaced by a full gold standard as soon as possible. Germany, for example, has proceeded quite a good way in the direction of substituting actual metal for exchange in the Reichsbank reserves. It is quite clear that with the operation of gold exchange standards over a wide area the gold in the vaults of gold standard central banks fulfils a dual, or perhaps even treble, reserve function. With the insistence on holdings of actual metal in preference to exchange, the gold distributed between more numerous central banks must have its utility reduced. It can then act as reserve for only one block of credit, whereas previously it served as the basis for two. In consequence, should this tendency reach anything like substantial dimensions it might well result in a greatly intensified demand for gold. In this connection it may be recalled that the adoption by India of a gold bullion in preference to a gold exchange standard must tend in the same direction, at any rate for some years to come.



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GYPSUM rock forms the basis of a very interesting building construction material, according to the Natural Resources Intelligence Service of the Department of the Interior. The gypsum is first crushed, calcined in a furnace, ground to a powder, and then mixed with certain chemicals which impart to it very desirable insulating qualities. In applying this wall filler, which is furnished in the form of a powder, water is added, causing the mixture to rise like a loaf of bread. It finally swells to about four times its original volume and sets in twenty minutes to form a hard, porous mass containing an enormous number of enclosed air cells. Its chief use is in filling hollow wall structures and pouring into place on roofs and in floors, etc. It may also be cast into slabs for insulating balloon frame buildings.

Little Lessons in Finance

Culled by the Financial Editor from the World's Great Writers

Forty-second Lesson. (Taken from The Maxims of Napoleon). "The art of war is to gain time when your strength is inferior." (Sloane, Vol. II, p. 108).

"In war you see your own troubles; those of the enemy you cannot see." (Sloane, Vol. III, p. 161).

"If we were always to wait for the most favorable combination of circumstances no enterprise would ever be undertaken. There can be no end without a beginning—there never was an enterprise in which everything fitted in perfectly, for chance plays a leading part in all the affairs of men. Obedience to rule does not ensure success, but success on the other hand furnishes a canon of conduct. . . . (1812. Verestschagin, p. 76).

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GOLD & DROSS

WHERE ARE THE PROMISED PROFITS ON INTERNAL FOREIGN BONDS?

P. L., Vancouver, B. C. SATURDAY NIGHT has consistently for years warned its subscribers against purchases of bonds payable in German Marks, Austrian Crowns, Polish Marks, Hungarian Crowns or Russian Rubles. During all this time firms like Cordasco & Company of Montreal—now in financial difficulties—and O. P. Hardy of Quebec, have been offering these bonds widely either in newspapers or through the mails. In every advertisement they stated that these bonds afforded opportunities for huge profits in spite of the fact that all the time it was being a losing proposition to most of those who bought. There were rare instances where bonds appreciated by thousands of per cent., due entirely to German Government revaluation legislation. This does not mean that any but a small percentage of those German Marks Bonds have made good.

Wolverton & Co. Limited, of Vancouver, after looking into the matter, say, "We make this statement advisedly that, in our opinion, less than one-tenth of one per cent. of purchases of these bonds in the past five years have been profitable except to salesmen. Mind you, this paper is genuine,—and most of it has a speculative market value—and when a salesman sells it at a rate of $25.00, $50.00 or $75.00 per million marks, crowns or rubles, stating that its par value is $250,000 or $500,000, that there have been instances of purchases of similar paper which have netted thousands for the lucky purchaser, he is technically correct and could not be held criminally liable even though the present speculative market for what he sells at $50.00 or $75.00 *may be only 50c or 75c.*

"Unusual profits presuppose taking some chances—but in such paper as the above *we believe his chances are less than one in a thousand.*"

To demonstrate the comparative worthlessness of such paper to their customers, Wolverton & Company, Ltd., bought about $100 worth of bonds, notes and degraded currencies showing a total gold par value of over $8,000,000 and offered them as souvenirs to their customers at $1.00 a lot. That was last April. Nobody has grown wealthy over it so far, though this price is only a small fraction of what the professional high pressure men ask.

AN INVESTMENT TRUST TO HOLD STANDARD OIL SECURITIES

D. P., Westmount, Quebec. F. J. Fairhall and Associates, Ltd., 260 St. James St., Montreal, Que., want you to buy units of one share 8 per cent. cumulative preferred and two shares no par value common stock of Diversified Standard Securities, Ltd., at $35 a unit. This Company, they tell you, shares in the profits of 78 Standard Oil Companies by reason of its stock holdings, and they also tell you in this undated circular that in a month this issue will be sold in units of one preferred and one no par value common shares for $35. This creates an impression of increasing value, which may be illusory. The literature would be more useful if it gave the name of the Trust Company which is to hold the Standard Oil securities purchased with the money you pay in, and if it gave reliable data to show how much of the money received from the sale of each unit goes into Standard Oil stocks at market values. My deduction would be that all of the $25 par value of the preferred stock goes into Standard Oil stock and that the remaining $10 may possibly go to pay Fairhall and Associates for selling the stock. Suppose $25 of each $35 goes into Standard Oil securities, then this $25 would have to earn enough to pay the 8 per cent. dividend on the preferred and something over if the $10 spent for the common stock is ever to participate. You should also be informed as to the total capitalization and the names of the Directors and management of Diversified Standard Securities. Mr. Fairhall is himself the President, but I do not know the names of the Directors.

There are good speculative possibilities in buying Standard Oil securities for a long hold, but make sure of these things before having Fairhall and Associates, Ltd., buy this chance for secondary participation in such possible profits over a term of years.

DOES NOT ENDORSE MR. McKEE'S OFFER

Peterborough, Ont., July 24, 1927

Editor Gold and Dross,—

With regard to the *ad* in one of the dailies, signed "R. H. McKee" for the Northern Pulpwood, Lumber and Timber Co., I wish to say as one who consented to act as president temporarily, with the object of trying to get some very interesting propositions put up to the company financed, that I, as president, have not been consulted as to the *ad* referred to, and know nothing as to the ability of the company to pay said wages and, therefore, have not been consulted.

There is a mill in the hands of Trustees legally appointed.

Mr. McKee has rented this mill from the company, but the company itself can do no business without the sanction of the Trustee in charge.

Yours truly,
A. H. Allen

DANGER IN POOLS

B. C., Hamilton, Ont. Pools which are formed for the avowed purpose of manipulating shares to high quotations on the markets are very often profitable for the small ring of promoters behind the thing, but are usually disastrous for the shareholders who are sitting on the outside. That is to say, the promoters frequently have a big block of stock which remains outside the pool. The shareholders in pooling their stock, enable the promoters to manipulate a fictitious price. This makes it appear as though the shares are going up. Shareholders, although their stock is pooled, commence to count their "paper profits", and spread the tidings. This helps to create sufficient enthusiasm to encourage public buying. When the public commences to buy at the fictitious prices, the promoters, or insiders, have an opportunity to unload. The bubble often breaks at the time the pool expires. Shareholders see their paper profits disappear in a flash.

I do not know the full details regarding the pool said to exist in Dominion Lead. Your letter would suggest that the pool could be made to last long enough for the original shareholders to get out, in other words, to unload on the public something which is being played in a market way and not with mining as the objective.

WRIGHT-HARGREAVES AND TECK-HUGHES

C. H. J., Oakville, Ont., Wright-Hargreaves is developing in a very favorable way. The company pays dividends quarterly, in the form of 5 per cent. per quarter, and with occasional bonuses. Net earnings last year were about 47 per cent., and with a big increase taking place this year. The shares are attractive to hold, as further increase in output is pretty well assured. It will be a few weeks before results become known at the six new levels of Teck-Hughes. This development will take place gradually. The shaft has been completed, but it will take a long time to open out the various drifts. Within the next three months a good idea may be gathered as to general conditions at these lower horizons, and with a much more accurate estimate possible by the end of this year.

ONAZOTE

J. F., Hastings, Ont.—The Onazote Corporation of Canada, Royal Bank Building, Toronto, was incorporated under Dominion laws on March 12th, 1927, with an authorized capital of 20,000 preference shares of $100.00 and 30,000 common shares without par value, the latter to be alloted for a consideration of $1.00 per share or its equivalent. The company was formed for the purpose of manufacturing Onazote, a composition insulating material, and it was stated that Mr. Hobbs of the Hobbs Battery Company would be identified with the company. Very little in the way of active financing has been completed. If you have not already picked up the shares which they told you you would be able to pick up I would rather advise against it. The company, as you will see, has no assets, to speak of and its future is, to say the least, a matter of uncertainty. The shares have no marketability and I would imagine that you would be taking considerable chances with your money.

SAYS GRANDVIEW OIL WELL SALTED

The report by C. C. Ross, inspector of the Dept. of the Interior, on the Grandview "oil" well has been made public. Mr. Ross says in part: "After carefully weighing all the information furnished, documentary evidence secured and the facts obtained by opening up the well, there is no alternative to arrive at but that the operations at the well were deliberately planned to deceive and defraud, and I am firmly convinced that the officials of the Irro Gas and Oil Co., Ltd. and Grandview Oils, Ltd., were deceived."

These companies are now drilling a second hole some 200 yards from the original well and expect in that way to settle the question as whether or not there is an oil field at Grandview.

CHICAGO, MILWAUKEE & ST. PAUL COMMON STOCK

C. W., Druid, Sask.—As there have been no earnings even on the preferred stock of the Chicago, Milwaukee and St. Paul Railway for some years, and as a reorganization plan is under way, we cannot say anything as to the future prospects. This has been a good Company in the past, but during the last five or six years it has passed through a very severe time. I think you would do better to wait a while longer and watch the Company before making a speculation in its shares.

WINNIPEG ELECTRIC COMMON IN HIGH FAVOR

R. H., Sault Ste. Marie, Ont. The Winnipeg Electric Company has made steady progress during the past two years. It has a controlling interest in the Manitoba Power Company, which is a rapidly expanding enterprise and promises to be a source of considerable revenue to the parent company. At the present time only 2 per cent. is being paid on the common stock, and the present market quotations of 73 bid, 75 asked, thus seem to have discounted the possibilities for the near future. However, the shares will probably prove eventually a satisfactory investment even at this price.

DOMINION STORES EXPANDING

K., Queenston, Ont. Dominion Stores Limited is generally regarded as one of Canada's most promising chain store enterprises. The company has steadily expanded its scale of operation during the last few years, and the prospects for further progress seem bright. On July 2nd, 1926, the company retired both the first preferred and second preferred stock issues so that there is nothing now ranking ahead of the common stock. Quarterly dividends of 60c per share, equal to $2.40 per annum, have been paid since April 1st, 1926, and this rate is still in effect. The company earned $4.92 per share of common in 1926 as compared with $3.73 per share of common in 1925 and $4.33 in 1924. It was recently announced that sales for the first quarter of 1927 amounted to $3,843,519 as compared with $3,274,754 for the first quarter of 1926. The shares are now quoted at 76 bid, 78 asked, on which basis the yield to the investor is fractionally over 3 per cent. per annum. Thus it is evident that present market quotations have discounted the future to some extent, but to our mind not unreasonably so. The shares seem reasonably attractive to us as a speculative investment, in view of the apparently good prospects for further growth.

ARNOLD BROS. PREFERRED HAS SPECULATIVE ATTRACTIONS

K., Sault Ste. Marie, Ont. Arnold Bros., Limited, first preferred shares are selling today around 86. Dividends are being paid at the rate of 7 per cent. annually, and the shares thus give a purchaser at the present price a yield of 8.13 per cent. It is evident that the company is going to have very strong competition, but so far it is earning its first preferred dividends with a good margin. The shares at the present price attract the speculator who likes a good return with a possibility of appreciation.

AS SIMPLE AS ROLLING OFF A LOG

J. B., Dundas, Ont. Suspend a cylinder vertically between two springs, and then shove the cylinder down. Will it then keep jumping up and down for about two minutes, and will the motion be so violent as to churn cream in the cylinder into butter or make ice cream or wash the dishes? This is the simple idea on which the One Minute Churn and Freezer Company, Limited, 127-129 Mary Street, Hamilton, Ontario, bases its appeal for funds. The public is asked to supply all the money, but control

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Assessed Value for Taxation, 1927 ..... $70,374,450.00
Total Debenture Debt 12,505,284.52
NET DEBENTURE DEBT 8,026,682.95
Value of Municipality's Assets 14,887,538.55
Population—61,095 Area—3,225.28 acres

The City of Windsor and the neighboring towns of Walkerville, Sandwich, Ford City and Ojibway comprise what is known as "The Border Cities," undoubtedly the most rapidly growing district in Canada. According to the official figures the population of Windsor in 1919 was 31,629, while at the close of 1926 the population had expanded to 61,095.

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Full particulars on request. Enquiries invited.

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GOLD & DROSS

will remain with the Syndicate. The shares are very speculative and will be unmarketable until the Company can demonstrate it will be a commercial success.

The Company has Dominion Incorporation and the authorized capitalization is 10,000 7 per cent. Cumulative Preferred Shares of par value of $5.00 each, and 100,000 Shares of Common Stock of no par value. E. A. Greene, Hamilton, is President, and the Directors are A. K. Greene, Toronto; W. H. Meldrum, Peterboro; W. G. Donaldson, Hamilton, Sec.-Treasurer, and M. M. Pitts, Hamilton. Investment Securities Company, which has the same address as One Minute Churn and Freezer Company Limited, is evidently a fiscal company just formed for the purpose of selling this stock. I note that they are only offering half of the Preferred Shares and one-eighth of the Common Shares and that they are selling the shares in units of twenty shares preferred and fifty shares of Common or $200 per unit. In other words, they are selling the Preferred Shares at $5.00 or $100.00 for 20 and the fifty shares of Common for another $100, or $2.00 per share of Common. The talk about shortly increasing the price of the Common Stock may be ignored.

The circular says that they will assemble the necessary parts for these machines at "a positive known cost, buying the goods at competitive prices". If they buy the goods at competitive prices, how can they be sure they will have a positive known cost? Their vague talk about one large Montreal contract probably refers to the statement that they have "one order alone for the Province of Quebec for 10,000 churns to be taken in twelve months time". We do not know who gives this order or what conditions attach to it.

This thought of making butter at one time, ice cream at another and washing dishes at another may startle the uninformed, but there is no reason why a machine should not be able to do all these things. As to whether they can make a financial success of it or not, that is an entirely different question. There will be a lot of people from Missouri among the public when it comes to making them believe that these springs will be effective without considerable supervision and that they will be durable as well. We are told that the One Minute Churn and Freezer syndicate has been operating for the past six months. There is a good deal about the experience of Mr. E. Greene and Mr. W. G. Donaldson, but there is no mention of the companies with which they were connected and the positions that they held. I may supply that lack to some extent by stating that Mr. Greene has had a lot of experience in selling mining stocks.

There is nothing that looks more attractive to the layman than an invention on a simple estimate basis. There are few companies, however, in which there is so great mortality.

This Company in this issue wants $50,000 less the commission for selling the stock. The shareholders, who buy, must note that the control of the Company will always be held by the syndicate. They should also ascertain whether they are being offered treasury shares or promotion shares.

They should ascertain how much is being paid for promotion expenses including commission to agents. They should find out how much watered stock there is in the Company. For example, the syndicate seems to be keeping 5,000 shares of Preferred and 75,000 shares of Common Stock for which they have not paid money. In other words, the money put up by the public will carry a heavy load if it is to finance the business so that it will pay dividends on all this promotion and syndicate stock as well.

BRITISH-DOMINION FINANCE COMPANY AND THE OWENS-ACME GOLD MINES LTD.

S. C., Nelson, B. C. The British-Dominion Finance Company, Alexander Building, Windsor, Ontario, gives only seven days to accept their limited offer of only fifty shares each of Owens-Acme Gold Mines, Ltd., to you or whoever wants to buy at $1 a share, this purchase carrying with it "an absolute guarantee of a written option for an additional 450 shares". They say that "the parallel of this investment offer has seldom been known". When the shares advance "by the value of the ore developed" this option will entitle you to purchase additional shares "at the former price in limited time". In other words, after some work is done these people can advance the shares to $1.25 or more and give you the great opportunity of buying in 450 shares at $1. You buy the chance to buy more stock, but when you have bought it you might find that the market, which pays little attention to arbitrary advances by brokers or fiscal agencies, would give you nothing or next to it. It is a "marvellous" offer.

WANT STRANGERS TO TRUST THEM

P. S., Stratford, Ont. You are only one of thousands who are invited by Worthington & Company, Bank of Hamilton Building, Toronto, Ontario, to send "only $100" to "use at our own discretion" in buying "stocks we choose for you". They want to make money for you and for the others with $100, hoping that this will lead you "to place more business with them" and that eventually they will have "all your business". They continue, "We are awaiting word on an issue that should advance very sensationally very soon and we intend to apply your initial $100 to this stock to start with." Even if it is "only $100" I would advise caution about sending money to strangers. I cannot help you about it because I do not know them either. And if I did I would rather do my own speculating than give some other fellow carte blanche to do it for me.

FELDSPAR GLASS AND "PROMISING" AGENTS

Editor, Gold and Dross:

Would you please give me information on "The Feldspar Glass Co.," factory located at Oshawa, Ont.

A great deal of stock has been sold to farmers in this locality, one having invested over ten thousand dollars in the company. The agents who have been, and are selling the stock, are making very great promises.—W. H. G., Carp, Ont.

Stock of this Company has been offered off and on for many years. The Company itself has never justified the hopes of shareholders, and those who believed promises made five years ago are still waiting for dividends. The stock is very speculative, and, when bought, there is no market for it.

INSURANCE INVESTMENTS MAKES BIG CLAIMS

Editor, Gold and Dross:

My friends have been approached to buy debentures and common stock in the Insurance Investment Ltd., 347 Bay Street. Please advise what security is back of these debentures and also if the company pays 10 per cent. interest on the common stock. Would you recommend me and my friends to invest with this company, and also if they are doing good business and have a large surplus, as their salesman told us.—G., Kitchener, Ont.

This stock would be a most unsatisfactory purchase for yourself and friends. This Company buys insurance stocks and sells them at a profit; if it cannot continue to finance this business with its own money it does not look too enticing for the general public to join in. If they are paying ten per cent. dividends on the common stock at the same time that they are selling stock, this looks like too much butter on the bread? If they have the large surplus why are they selling stock?

POTPOURRI

R. J., Highgate, Ont.—I would not advise having anything to do with the *STOCK EXCHANGE MIRROR* of 190 James Street, Montreal. Some of the advice is good—but the talk about the Mystery Stock and the attempt to work up interest in what they will tell you later about it is right in the line of tactics used by tipster sheets both in Canada and the United States.

C. S. M., London, Ont.—*PONTIAC ROUYN* is a property in the prospect stage. My information would indicate the property has sufficient merit to warrant a reasonable amount of exploration in an effort to learn whether it contains ore or not. It is by making such efforts that mines are finally developed, although the thought should be kept in mind that only one out of several hundred such new ventures ever attain any worth while degree of success.

P. M. C., St. Stephen, N.B.—*FISKE GOLD MINES* has not achieved any very important results. The company has claims which appear to have some merit, but there is an open question as to whether commercial deposits may ever be found on the ground. *STADACONA* holds a very large acreage, some of which embraces claims closely situated to the more important properties in Rouyn. Results have been moderately encouraging, but without ore in paying quantity having so far been discovered. The brokerage firm you mention is probably guessing about what any individual shares may do on the open market. A good many outfits have axes of their own to grind. However, the general opinion appears to be that the mining list may exhibit further important strength in the near future, possibly extending over several months. Many careful traders are being guided by this opinion, and I am informed by prominent stock traders that many organizations are gradually accumulating shares with the opinion in view that quotations will rule substantially higher in the autumn market.

M. D. P., Edmonton, Alta.—*LORRAIN TROUT LAKE MINES* has attained some degree of success. The results during the past year or so have not been very favorable, but very recent work at new deep levels have aroused a fair amount of hope. The shares are highly speculative, but the mine enjoys good management and the enterprise has interesting possibilities.

A. S., Lucan, Ont.—*BENNETT* is among the uncertain prospects. The shares are not a good investment—in fact, the risk is great. *KIRKLAND HUNTON* has expended a large amount of effort without finding ore. The rock formation is favorable, and there are still encouraging prospects, but the element of risk is great. *TOUGH-OAKES-BURNSIDE* is gambling on results to be obtained at greater depth. The odds may be against that degree of improvement which may result in profit, but there is this factor that, if success does come, it may be on a scale which will bring multiplied rewards. For those who can afford to lose, the shares of *TOUGH-OAKES* are a reasonable venture. *VIPOND CONSOLIDATED* paid one dividend of 3 per cent. For official information you might write to the company's head office at 302 Bay St., Toronto, Ontario.

A. J. B., Richardson, Sask.—*HARRIS CONSOLIDATED* is still in that obscure position to which I referred some months ago. The talk about British capital having been secured for development on a big scale is not new, but I have heard nothing in regard to recent activities of the company as a result. I am not even certain that the efforts to get the capital referred to were successful.

R., Blairmore, Alta.—I do not think you would be helping yourself in any way by exchanging into stock of the *BROOKS STEAM MOTORS INCORPORATED* of Buffalo.

J. P., Port Dalhousie, Ont.—Experience of buyers of *S. W. STRAUS & CO.* bonds in the past has been good. No buyer has yet suffered a loss. The *HEARST* bonds referred to are well protected.

C. S., Toronto, Ont.—*PREFERRED SECURITIES CORPORATION* sold Durant Acceptance Corporation stock. This stock was sold at the par value but was later available, as most such stocks are, at much below that par value in the lists of unlisted security dealers.

W. T., Toronto, Ont. To the best of our knowledge the *PARK DEVELOPMENT COMPANY, LIMITED*, which is also known as the *CEMETERIES DEVELOPMENT COMPANY*, has just about the same aims and objects as the Woodlawn Cemetery Syndicate, which we discussed in a recent issue. In other words, we believe that the main idea behind the Park Development Company is real estate speculation. As we stated in our article on the Woodlawn Cemetery project, there is already enough cemetery accommodation in Toronto to provide for the needs of the population for thirty years to come, according to the authorities of Mount Pleasant Cemetery. This being so, it may easily be that there will not be sufficient demand for the Memorial Park Cemetery lots to make your speculation a success, especially when cemetery plots in either the Memorial Park Cemetery or the Scarboro Lawn Cemetery sell for the same or very little less money than plots in Mount Pleasant or some other cemetery of that class. There have been a very large number of these real estate cemetery propositions put over in the United States during the last two years, notably around Chicago, but we have yet to hear of one of them turning out well for the shareholders.

INFORMATION COUPON

This service is confined to yearly subscribers whose names appear on our books

Seekers after information concerning Canadian investments are requested to cut out the address label appearing on the front page of every copy of Saturday Night going to a regular subscriber. Attach to your letter of inquiry the label which bears your name, address and the expiry date of your subscription. Send also a stamped, addressed envelope, as there is only space in Saturday Night for answers to a small percentage of the inquiries coming to this office. As we cannot promise not to print an answer if it seems to us in the public interest, please state in your letter what initials or sobriquet you would like to have us use if the reply is published. Mining inquiries should be written on separate sheets of paper. Telephone inquiries will not be answered. The address label which we ask you to cut out is similar in form to the illustration we give below.

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Bell Telephone Co. of Canada	5%	102.50	4.85%
Canada Northern Power Corp. Ltd.	6½%	103.00	6.20%
Canadian Pacific Railway	4½%	96.00	4.85%
East Kootenay Power Co., Ltd.	7%	105.00	6.46%
Gatineau Power Company	5%	96.75	5.20%
Manitoba Power Company, Ltd.	5½%	100.00	5.50%
Montreal Island Power Company (Carrying warrants to purchase 2 shares Common with each $1,000 bond)	5½%	101.00	5.43%
Montreal Tramways Company, Ltd.	5%	99.75	5.02%
Montreal Tramways Company, Ltd.	5%	96.25	5.25%
Montreal Light, Heat & Power	5%	100.50	4.95%
Northern Canada Power, Ltd.	6%	102.75	5.75%
Northwestern Utilities, Ltd.	7%	102.25	6.75%
Ottawa & Hull Power Co., Ltd.	6%	105.00	5.60%
Ottawa River Power Co., Ltd.	6½%	104.00	6.20%
Southern Canada Power Co., Ltd.	5%	99.50	5.05%
Winnipeg Electric Co., Ltd.	6%	101.00	5.90%
Industrial			
Aluminum Company of America	5%	100.00	5.00%
Canada Paper Company	6%	101.00	5.90%
Canada Steamship Lines	5%	100.25	5.40%
Canada Steamship Lines	6%	99.00	6.15%
St. Lawrence Paper Mills, Ltd.	6%	99.00	6.10%
St. Lawrence Paper Mills, Ltd. (Cum. warrants)	6½%	101.50	6.26%
Windsor Hotel Company	6½%	105.50	5.95%
Preferred Stocks			
Eastern Dairies, Ltd.	7%	99.00	7.07%
Canada Northern Power Corp., Ltd.	7%	100.00	7.00%
East Kootenay Power Co., Ltd.	7%	100.00	7.00%
Ottawa & Hull Power Co., Ltd.	7%	100.00	7.00%
Power Corporation of Canada, Ltd.	6%	96.50	6.22%

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Waterloo, Ont., Famed As Canadian Insurance Centre

OF SPECIAL interest to insurance men is the Confederation Number of the "Waterloo Chronicle", the oldest and largest weekly newspaper in Waterloo county, a paper which has been appearing every week since 1856. This number is in magazine form, containing 108 pages, and among the interesting and informing articles which it contains is one by Mr. Thomas Hilliard, president of the Dominion Life, dealing with the insurance interests of that thriving town. In insurance circles, Waterloo is known as "the Hartford of Canada", on account of the number of sound and successful insurance companies whose head offices are there located. No other town of its size can boast of being the home of eight insurance companies, and the first failure of such a company started in Waterloo has yet to occur.

It was in 1863 that the first Waterloo insurance company commenced business. This was the Waterloo Mutual Fire Insurance Co., which is still going strong, with assets of about $1,600,000 and a head office staff of 20 persons.

In 1874 the North Waterloo Farmers' Mutual Fire Insurance Co. was founded for the purpose of insuring farm property and it has built up assets of about $1,186,000, confining its business to a limited district.

In 1875 the Mercantile Fire Insurance Co. was formed by some of the directors of the Waterloo Mutual who felt there was a broader field for a fire insurance company backed by capital stock. This company carried on a successful business and was later amalgamated with another company and the head office removed to Toronto, where it carries on a prosperous business.

In 1870 the first life company to be started in Waterloo, the Ontario Mutual Life Assurance Co., commenced operations with $500,000 insurance in force, as under its charter it had to secure 500 provisional policyholders before business could be begun. In 1900 the name was changed to The Mutual Life Assurance Co. of Canada. Canada's premier mutual life office has made steady progress and now has an annual income of over $18,000,000, insurance in force of $368,000,000, and assets of over $80,000,000. The head office staff numbers about 230 persons. An addition is now being built to its head office to cost half a million. When this is completed the head office property will represent a value of about $1,300,000.

In 1889, or twenty years later, the Dominion Life Assurance Co. opened its doors for business under the management of Mr. Thomas Hilliard, the present president. Its promotion expenses were extremely low, the cost of organization, including stationery, printed forms, expense of obtaining Act of Incorporation from Parliament, and cost of sale of stock totalled only $1,238. The Dominion Life has now $100,000,000 of business in force, assets of about $16,000,000, and employs about 95 persons at head office.

In 1920, or thirty years later, the Ontario Equitable Life and Accident Insurance Co. commenced operations under the management of Mr. S. C. Tweed, specializing in non-participating insurance. It has achieved success in record time, with $35,000,000 of insurance in force and assets of about $4,000,000 as result of seven years in business. It absorbed the Policyholders' Mutual Life Insurance Co. in 1923 and the Reinsurance Company of Canada in 1926.

In 1924 prominent insurance and financial men of Waterloo purchased control of the Merchants' Casualty Company of Winnipeg, and the head office was moved to Waterloo. The name was changed to Merchants Casualty Insurance Company, and the company is now under the management of Mr. R. E. Patterson, an experienced casualty underwriter. At the end of 1926 its assets totalled $443,365.86, while the surplus as regards policyholders was $133,298.28.

Early this year another Waterloo insurance company was successfully launched, the Pilot Automobile and Accident Insurance Co., Limited, which specializes in automobile insurance. It is under the management of Mr. D. McIntosh, an experienced underwriter, with Hon. W. D. Euler, Minister of National Revenue, as president.

June Sales of Life Insurance in Canada Top All Records Except That of December, 1926

CANADIAN purchases of ordinary life insurance during the month totalled $45,298,000, according to figures just issued by the Life Insurance Sales Research Bureau of Hartford. The report includes the production of new paid-for business by companies having in force 84 per cent. of the total outstanding business in Canada. This is the highest record made in any month, with the exception of December, 1926, when sales were only 4 per cent. above this month's record. The bureau's records show that December is generally the highest month in the year in Canada, with June following closely. Sales in June, 1926 totalled $44,634,000—only 1 per cent. below the record of June this year.

New Brunswick leads the provinces in its monthly gain of 13 per cent. Quebec and Ontario, the two most important provinces, show gains of 7 per cent. and 3 per cent. respectively.

The sales in the first six months of this year are 8 per cent. higher than in the same period in 1926. The highest gain of 17 per cent. is in Prince Edward Island, followed by New Brunswick and Nova Scotia, each showing a 13 per cent. increase.

For the six-month period all the reporting cities show gains. Ottawa continues to lead both the monthly and year-to-date increases by a large margin.

The average increase in Canada in the twelve months ended June 30, 1927, over the preceding twelve months is 10 per cent. Every province, with the exception of Manitoba, shows a gain of at least 5 per cent. Sales in New Brunswick and Quebec increased 16 per cent. in the twelve-month period.

Insurance Director's Record Airflight As Paying Passenger

CHAIRMAN VAN LEAR BLACK, of the board of the Fidelity & Deposit Company, of Baltimore, has again shown his progressiveness, if more proof were needed, in utilizing the newest mode of travel—by air—while abroad. He holds the record for the longest flight made in an aeroplane by a paying passenger, having traveled by air from London to Batavia, Java, a distance of about 10,000 miles. In Holland, Chairman Black was tendered a dinner by the Netherlands East Indies Flying Committee of Amsterdam. His record air-journey really began at Schiphol in Holland.

Life Insurance for Air Passengers

A new policy has been placed on the market by the United States Life Insurance Co. for those who travel by air. This policy is based on the company's usual rates plus an addition depending upon its appraisal of the flying hazard involved. In order to secure this policy the applicant must follow the procedure in obtaining a regular life insurance contract and must also name his occupation other than flying. A lawyer, for instance, who wishes to reach a client by air, would indicate that he is a "lawyer and aviation passenger". In order to conserve on possible lapse tion should one decide to give up fl-

MR. FRANK S. LUCAS

Who has been appointed Superintendent for Ontario of the Northern Assurance Co., Limited, and allied companies. He has been associated with the Northern since 1923 as adjuster in Ontario, and during the past fifteen months has been in charge of Ontario business as acting Superintendent in the absence of Mr. A. M. Boucher, who has been on sick leave. Mr. Boucher, who is now fully recovered, will in future have his headquarters at Montreal, the better to perform his duties as Chief Inspector of the Company.

ing the very same policy may be kept in force when the company receives the announcement of intentions. When the company learns that their aviation policyholder has given up flying, the policy is readily changed so as to eliminate the additional premium for aviation coverage, enabling one to continue his life insurance policy in force without incurring a loss in premiums. At the present time the highest limit of indemnity under this particular policy is $50,000.

To Form B. C. Board of Marine Underwriters

A COMMITTEE of marine underwriters at Vancouver, B. C., are working toward the organization of a British Columbia Board of Marine Underwriters, the purpose of which will be the promotion of harmony, ethical practices and good will among marine insurance men. It is planned to hold regular luncheon meetings and golf tourneys as a "get-acquainted" measure.

The committee, which has been working on the details of organization for several months, consists of C. H. Macaulay, of Macaulay, Nicholls, Maitland & Company, Ltd.; F. A. Futcher, of R. V. Winch & Company, Ltd.; C. R. Elderton, of the Union of Canton; B. L. Johnson, of Johnson, Walton & Company, Ltd.; and B. G. D. Phillips, of Dale & Company, Ltd.

Six Months' Fire Losses in U. S. and Canada Show Reduction

ACCORDING to the New York "Journal of Commerce" the losses by fire in the United States and Canada during June were $25,481,200 as compared with $28,676,000. The fire record for the first half of the year totalled $176,918,000 as compared with $228,785,700 for the same months the previous year, a reduction of $52,867,700.

Liability for Payment for Towing

IT IS announced that Sheriff Schallitz, of Milwaukee County, will be made the defendant in a novel test suit. After taking several injured people from a wrecked automobile to the hospital, a deputy sheriff ordered a garage to tow in the wrecked car, which was one of the Hertz Drive Yourself System. The Hertz Co. refused to pay the towing bill and replevined the car and told the garage owners to sue the sheriff. The latter says he is willing to make a test of it as the problem frequently comes up and usually causes difficulties to insurance companies as well as others involved.

Company's Liable Where Applicant Takes Ill Before Delivery Policy

ACCORDING to a recent decision of the Iowa Supreme Court the illness of an applicant for life insurance contracted after making application and after the medical examination, but before delivery of the policy does not relieve the company from liability under the law of Iowa. The evidence showed that insured applied for a policy on December 2, 1922, and had a medical examination on that date. On December 6 he became ill and underwent an operation on December 9. A second operation was performed on December 11 the policy was issued and three days later it was delivered to the insured's office and on December 22 the insured died.

The application provided that the policy should not take effect until the first premium had been paid and delivery made to the insured during his continuance in good health. The company contended that the policy never became effective and never was a binding contract for the reason that delivery was not made during the insured's continuance in good health. The beneficiary brought action under the Iowa statute that provides that where the medical examiner of a life company declares applicant a fit subject for insurance or so reports to the company, the company shall be stopped from setting up in defense of the action of such policy or certificate that the insured was not in the condition of health required by the policy at the time of the issuance or delivery thereof, unless same was procured by or through insured's fraud or deceit. Both parties moved for a directed verdict, and the com-

A Fortune — on the Instalment Plan

Life Insurance isn't merely protection against hardship at death. It is income, fortune—bought on the instalment plan.

It both conserves and creates.

It appreciates—it has no depreciation.

It is the only instalment under which a full title is given with the first payment—and where payments don't have to be continued by your widow.

It is one of the few things that increases in value the longer it is owned.

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TORONTO—ESTABLISHED 1887

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HEAD OFFICE, MONTREAL
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Canadian General Insurance Company
HEAD OFFICE: TORONTO
President: W. W. EVANS — General Manager: A. E. DAWSON

[illegible] pany's motion was sustained. The Supreme Court ruled that motion of plaintiff should have been sustained, and reversed the lower court's ruling.

Canada Life Appoints C. E. Moore District Manager at Stratford

C. E. MOORE, who has been prominent in the affairs of the city of Stratford for many years, is the newly-appointed District Manager for the Canada Life Assurance Company for Perth County. The rapid progress of the Canada Life Stratford Agency, which is now under the control of Mr. Moore, has made necessary the removal of their offices from Ontario Street to more commodious quarters in the Bank of Toronto Building, where they are now conducting the Company's business.

Instalment Insurance to Protect Retailers

RETAILERS who do business on the instalment plan—mainly furniture dealers, automobile dealers, etc.—are now offered a new insurance cover which pays the instalments of the purchaser in case the purchaser should be disabled from accident or illness. The Fidelity Insurance Co. of Canada issues this new line which takes care of the payment of an instalment when due, if the customer is disabled from accident or sickness for a period longer than fifteen days, and pays each monthly instalment thereafter until the customer has recovered, or if the customer is killed accidentally, the whole amount is paid and the customer's beneficiary receives the goods free of any liability. The rate for this cover is from 1½ to 2 per cent. depending on the class of business and the time over which the payments are spread.

INSURANCE INQUIRIES

G. C., Cranbrook, B. C.: As we have said before, we are at a loss to understand why unsound assessment insurance schemes like the [illegible] Mutual Benefit Association, [illegible] Clubs, Vancouver, B. C., are still licensed to operate in one or two of the Western Provinces, in view of the fact that time and mathematics have abundantly proved the unsoundness of the assessment system of life insurance. A license can no longer be secured to operate a life insurance undertaking on the assessment system from either the Dominion Government or from several of the Provincial Governments, and why the West should lag behind in the matter of protecting the insuring public against such schemes is beyond us. Every assessment life insurance concern organized in the past has either failed and gone out of existence with great loss to those depending upon it for protection, or has been compelled to readjust its affairs to an actuarial basis, which process also involves loss and hardship to the members, because the raise in rates found to be necessary has often been so great as to be prohibitive and so many old members are forced to let go of their certificates at a time when they most need insurance and are unable to procure it elsewhere on account of their age.

A. D., Oshawa, Ont.: If you can get a policy from a regular life insurance institution at anything like the same rate you will have to pay for a certificate in the Canadian Order of Chosen Friends, our advice is to do so, as in that case you will be getting a definite closed contract which cannot be modified to your advantage as to rates or benefits at any time in the future. Like other fraternal societies, the Chosen Friends retains the power to modify rates or benefits if it should become necessary to do so in the future, and while it is highly improbable that the necessity will arise, as the society is now on the actuarial basis of solvency, the power to make such modification is retained, so that its certificate is not a definite closed contract like the ordinary insurance policy.

F. C., St. Catharines, Ont.: Northwestern Mutual Fire Association, with head office at Seattle, Wash., and Canadian head office at Hamilton, Ont., has been in existence since 1901 and has been doing business in Canada under Dominion license since 1918. It operates on the mutual system. It charges tariff rates and returns by way of refund or dividend at the end of the year a certain percentage of the premium. This percentage varies according to the class of risk and the experience of the company during the year. At the end of 1926 its total assets in Canada were $709,465.52, while its total liabilities here were $388,229.86, showing a surplus in this country of $321,235.66. The company is safe to insure with for the class of insurance it transacts.

R. E., Macdowell, Sask.: The Minnesota Casualty Union, with head office at Minneapolis, Minn., is not licensed to do business in Canada, and accordingly has no Government deposit here for the protection of policyholders in this country, so that Canadian policyholders would be practically at its mercy when it came to enforcing settlement of a claim. We advise insuring with licensed companies only, as in that case there is no difficulty in collecting payment of valid claims through the local courts if necessary. It is more important to have an insurance policy [illegible] which you will experience no trouble in collecting a claim [illegible] than it is to save a dollar or so in the premium charge.

[illegible] The Excelsior Life Insurance Co. has been in business since Aug. 26, 1889, and its head office [illegible] The Excelsior Life Assurance Co. of Canada, the present title being adopted in 1924. At the end of 1926 its assets amounted to $3,458,[illegible], while its total liabilities except capital were $3,300,[illegible], showing a surplus as regards policyholders of [illegible] paid up capital is [illegible]. The company shows a [illegible] record and [illegible] safe [illegible].

[illegible] Kingston, Ont.: [illegible] endowment policy [illegible] there should be no difficulty whatever in collecting the insurance money, as the company is [illegible] the Metropolitan Life [illegible] would have no object in [illegible] a claim would be [illegible] The policy [illegible] with annual dividends and it may have [illegible] Metropolitan Life Insurance Co., Canadian head office, Ottawa, Ont., giving the [illegible] of the [illegible] and [illegible] together with the name of the [illegible] will know exactly the position of the [illegible] of the insurance.

[illegible] Ont.: [illegible] a whole life policy with the Metropolitan Life Insurance Co., [illegible] to advise him to [illegible] as it would mean a loss to him to drop it in order to take out a policy in the Ontario Equitable or any other company. You do not want to lose the money paid under such a whole life policy, because the cash value and paid up insurance value is steadily increasing year by year and can be utilized at a time the need of insurance protection no longer exists. You cannot ever again get the same value [illegible] the money, because your age has advanced. The only person who would be ahead if you dropped your present policy and took out another is the agent who would get a commission on the new insurance. If putting on additional insurance, the Ontario Equitable is a safe company in which to place it. It issues only non-participating policies in which the cost and all values are guaranteed and not estimated, so that you know absolutely what you are going to get for your money.

GIVES ADVICE TO MARRIED MEN THOSE WITH FAMILIES, TOO

If you must take your wife with you, says the sage, take her to some place where she can have a good time without tagging behind you all the day. Bon Echo is a good suggestion because if you do get tired of one another there is always the lake and a canoe to jump into. On one side of the Camp there is a "babies" beach, where the kiddies can walk out a hundred yards without wetting their tummies. On the other side, the real water babies play. There is riding and tennis and hiking, every facility for aquatic sport, good meals and bungalow or "house" accommodation. An outdoor theatre helps cater to the aesthetic.

The station is Kaladar, just a few hours from Toronto. Ask any Canadian Pacific Agent for particulars.

INFORMATION COUPON

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The subscriber can avail himself of the service given on this page under the heading, "Insurance Inquiries," by cutting out the address label which appears on the front page of every copy of Saturday Night going to a regular subscriber, and sending it along with his inquiry.

THE FIRE INSURANCE COMPANY OF CANADA

Head Office - 17 St. John St., Montreal

Capital Subscribed	$500,000
Capital Paid Up	$200,000
Total funds for security of policy holders	$1,088,179

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[illegible], Vice-President and Manager
[illegible], Assistant Manager

Toronto Branch Office, [illegible] — [illegible], Local Manager

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Thos. H. Hall, Managing Director — W. A. Barrington, Manager

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Arrive	Brandon	1.00 P.M.	C.T.	"
Arrive	Regina	6.40 P.M.	M.T.	"
Arrive	Saskatoon	11.40 P.M.	M.T.	"
Arrive	Edmonton	10.00 A.M.	M.T.	3rd Day
Arrive	Jasper	6.40 P.M.	M.T.	"
Leave	Jasper	6.00 P.M.	P.T.	"
Leave	Kamloops	6.40 A.M.	P.T.	4th Day
Arrive	VANCOUVER	6.00 P.M.	P.T.	"

E.T.—Eastern Time. C.T.—Central Time.
M.T.—Mountain Time. P.T.—Pacific Time.

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People in poor health feel they can safely turn their business cares over to us.

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Those whose interests are widely scattered appreciate our contact with business interests all over the Dominion.

Men of moderate means find they can well afford our economical service. Men of large means are glad to avail themselves of our judgment and experience.

In any circumstances where a Financial Secretary's services would be appreciated, The Canada Permanent is equipped to meet the need.

One of our Executives will be glad to talk over your immediate problem.

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CRAVEN is good for any man who smokes a pipe. It has the unique ability of being able to smooth away the cares and worries of everyday life.

Craven is exceptional among branded tobaccos in that it does not rely on an elaborately decorated tin to give a hint of its inherent goodness.

We would not change the Craven container for worlds. Unchanged since the sixties it has come to mean to thousands of pipe lovers that the beauty of Craven is deep down in the heart of the tobacco itself.

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Mixture
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IMPORTED from LONDON
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TO help its patrons, and the public generally secure the fullest advantage of its facilities the Lehigh Valley Railroad maintains a staff competent to discuss problems of travel and the efficient handling of freight.

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I should like to discuss Lehigh Valley Freight / Passenger service with a representative
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Buys B. C. Permanent

AT A Special Meeting held on the 21st of July, at which approximately seventy-five per cent. of the total share capital was represented, the shareholders of the Canada Permanent Mortgage Corporation unanimously ratified the agreement to purchase the business and assets of The British Columbia Permanent Loan Company of Vancouver.

The "British Columbia Permanent" has total assets exceeding $3,000,000 and is in a strong financial condition. It was founded in 1898 and has therefore been in successful operation for nearly thirty years. Some of the leading business men of Vancouver are on its Board of Directors and their co-operation will be of considerable value to the "Canada Permanent."

The Canada Permanent Mortgage Corporation is one of Canada's oldest and strongest financial institutions and is the largest of its kind. It was established in 1855, twelve years before Confederation, and has played a most important part in the development of this Dominion. Its history has been one of steady progress and expansion and by careful administration and an aggressive policy, tempered with due conservatism, it has reached its present strong position with total assets, not including those of the "British Columbia Permanent" of more than $56,000,000.

The "Canada Permanent" is a strictly Canadian organization and has Dominion-wide connections. The taking over of the "British Columbia Permanent" will add another link to its chain of Branch Offices as it is intended to continue the business of the latter Company in Victoria, B.C., as a branch of the Corporation.

The Special Meeting of the shareholders of the "British Columbia Permanent," at which the agreement was unanimously ratified, was held on the 7th instant.

Settlers Get Pay for Pulp Wood

SETTLERS in Northern Ontario, who have had claims for pulpwood sold to the Mattagami Pulp and Paper Company, now defunct, are to get their pay, after waiting for seven years. Charles Hurdman, of Toronto, representing the Abitibi Fiber Company, purchasers of the assets of the Mattagami Pulp and Paper Company, was in Timmins lately attending a meeting of the settlers for the purpose of investigating the individual claims. In all, 53 settlers are affected, and the total claims adjusted amount to over $25,000, the average claim per settler being around $435. During the winter of 1920-1921, the Mattagami Pulp and Paper Company purchased from settlers some 15,683 cords of pulp wood, the total number of contracts being 66. The average price per cord contracted for was $10.62 and, in most cases, the pulp wood was paid for in notes. In 1921, the Mattagami Pulp and Paper Company went into liquidation, leaving the notes in the hands of the settlers valueless. From 1921 to 1923 operations were carried on under a receivership for the purpose of liquidating bankers' securities, which allowed the undertaking to be continued as a going concern. Subsequent to that date until recently the operations were conducted on behalf of first mortgage bondholders. Last fall it was announced that the assets of the defunct company had been purchased by the Abitibi Fiber Company, a subsidiary of the Abitibi Power and Paper Company.

Slowing Up Rate of Increase

"UNDERNEATH the inactivity two notable developments are the rapid decrease in the average rate at which corporation earnings are expanding and the approach of the financing requirements of the crop movement and the Autumn trade," says Moody's Weekly Review of United States' Financial Conditions in its current issue.

"Corporation earnings generally are now expanding at the rate of only about 1.25 per cent. per annum, as compared with the 1926 gain of 11.36 per cent. and the 1925 gain of 32.63 per cent.

"Simultaneously aggregate dividend and interest payments are running about 9.5 per cent. ahead of last year, so that corporations are paying out in dividends and interest a larger proportion of their available earnings than they were a year ago.

"Yet, owing to the ample supply of money and capital in New York, there seems to be no probability of important movements in the security markets during the next few weeks."

Calls Canada "A Graveyard of Woollen Mills"

TO PROVE his contention that Canada is today "a veritable Graveyard of Woollen Mills" because of insufficient protection, Mr. H. V. Andrews gave data before the Advisory Board of Tariff and Taxation, during the June hearing on the Woollen Schedule, of 40 mills which have in the last twenty-five years gone out of existence for this reason. He acknowledged that in a few cases lack of efficiency might have had a bearing on the matter but, he said, Canadian management has been on the whole quite as good as in any other sectional Woollen trade. Owners and managers who had failed in Canada because of the lack of protection had gone into the United States and made a success. He also acknowledged that the increased cost of building, duty on machinery, the additional heating equipment needed, the increased cost of raw material and supplies due to geographical situation, the extra cost of small runs for a limited market, the extra cost of coal per ton, the heavier overhead, the shorter hours, the higher wages and the fallacious idea that imported goods were better than domestic, had a bearing on the situation. He did not want the inefficient protected, but he believed that in Canada, woollen manufacturers should manufacture from two-thirds to three-quarters of the woollens consumed in this country, and that the great bulk of the rest of it should be purchased in the Empire. It would not mean higher prices to the consumer. Shops in Buffalo sold men's clothes at $22.50 per suit in a market protected to a practically prohibitive point. It was a vital industry and it was a strategical necessity for Canada in case of war or blockade to be in a position to clothe herself.

"Since the war," continued Mr. Andrews, "Section 88 of the Bank Act, as administered in the industry has certainly retained in existence a number of mills which would in any other country (for I know of no other country which has a similar banking provision to Section 88) have ere now fallen by the wayside.

"Gentlemen, it is a point for your consideration, that owing to the operation of this section of the Canadian Bank Act, a Canadian mill can *last out* longer financially than is possible elsewhere. Now, I am going to make a serious statement, gentlemen, and it is this, that *if Section 88 of the Bank Act was removed to-morrow, and our mills were put on the same banking basis as in most other countries, I believe 75 to 80 per cent. of our smaller and moderate sized mills would go promptly out of business.* There is a very thin margin in Canada between solvency and insolvency. It is shown in the records of the failures. Under Section 88 and bond mortgages our mills can carry on until their assets are practically entirely wiped out. My books show that in the bulk of Canadian mill failures *all* is lost. There are no dividends for creditors."

Greenshields' Analysis

THE Eleventh Edition of Greenshields & Company's "Analysis of Canadian Stocks", listed or traded in on the Montreal or Toronto Stock Exchanges or Montreal Curb Market, has the latest information of the Company's concerned up to July 1st, 1927. This is a very handy compendium of information with regard to the principal companies in which Canadians are interested so far as their Preferred and Common Stocks are concerned. It is really remarkable how much of the information needed to get a proper idea of a security is boiled down into the tables given in this Analysis. With it in his hands the intending investor can more intelligently follow the movements of stocks in the markets referred to from day to day.

Claims of Canadian Northern Income Bondholders

THE Canadian Northern Railway 5% Income Charge Convertible Stockholders' Committee is taking a much firmer stand than previously for recognition of these securities on the ground that the trust deed requires the Canadian Northern Company to keep separate accounts of its earnings. In the memorandum accompanying the prospectus, under which the income stock was first issued in 1910, it was clearly stated that it was intended to amalgamate the railways of the Canadian Northern system into one corporation, but the committee has just realized now that this amalgamation was never carried out and that "The Canadian Northern Railway remains a separate entity." They state that other lines were purchased and financed separately, and that the lines so purchased were never merged into the Canadian Northern Company. In 1914 Mr. Z. A. Lash, K.C., who had drawn up the trust deed on which the debentures were issued, gave as his opinion that, under the terms of the prospectus, the proper course was to interpret the word "earnings" as meaning those of the whole system and not of the Canadian Northern Railway Company only. In accordance with that opinion the Canadian Northern Railway Company ceased to keep separate accounts of its own earnings from 1914 onwards. The committee contends that Mr. Lash's opinion was based on the assumption that the Canadian Northern Railway had "either by lease, purchase or otherwise" amalgamated the Railways of the Canadian Northern System into one great corporation. They state this assumption to be incorrect and urge that stockholders are entitled to separate annual accounts of the Canadian Northern Railway Company from 1914 to the present day. Of course, this method of accounting was in existence before Government Control, but the committee argues that the Canadian Government, by continuing the system of accounting based upon a legal opinion founded upon what the Committee considers false premises, are applying earnings which would be otherwise available for the debenture stock interest to the payment of losses made by railways which never had been and are not at the present time, part of the Canadian Northern Railway. They claim that if there is not a separate Board of Directors to watch the interests of the debenture stock holders another injustice is being perpetuated.

They also contend there is an error in the memorandum of October 5th, 1926, where the Canadian Northern Railway Company claimed that under Clause 15 (c) of the trust deed, "the right is reserved to the railway of placing ahead of the income debentures any further securities of the Company which may from time to time be guaranteed by the Dominion of Canada or by any of the Provinces." The memorandum pointed out that substantial sums of money had been lent to the Canadian Northern Railway Company by the Government and it claimed that the Railway Company would be bound, if called upon to do so, to secure ahead of the income debenture stock any issue of securities which might be guaranteed by the Government for the purpose of repaying or securing such loans.

In a letter published in the "Financial News" of London, but addressed to Sir Henry W. Thornton, President of the Canadian National Railways, their point in this connection is stated as follows:

"It now appears that the Railway Company's advances to the Canadian Northern Railway Company were funded and a general mortgage executed in 1917, authorising the issue of Bonds to the Government specifically junior to the 5 per cent. Income Debenture Stock. Thus, authority given by the Trust Deed to place ahead of the Income Debenture Stock further securities of the Company guaranteed by the Dominion of Canada, was waived by the Dominion Government. The interest upon the Dominion Loan to the Canadian Northern Railway Co. does not, therefore, as appeared heretofore, rank ahead of the 5 per cent. Income Debenture Stock."

The Committee, therefore, asks for a statement of separate earnings of the Canadian Northern Railway Company, a new statement of the ranking of the 5 per cent. Income Debenture Stock, information as to action taken by the Dominion Government with regard to its advances to the Canadian Northern Railway Company, and information as to the corporate structure of the Canadian Northern Railway Company.

The reply made to this memorandum by the Government has not yet been made public.

Warning the Manitoba Public

THERE is some sound advice offered in a letter written recently by E. C. Laver, for the Winnipeg press, dealing with speculation and promoters of various types. While many aliens played a part in the lamentable pre-war real estate boom, as suggested, we would add that ambitious native-born "get rich quickers" played an equally prominent role. That type is never restricted to any one country. Even Western agrarians played a big part in recent wheat speculations. However, here is what the correspondent referred to has to say:

"At the end of the real estate boom in 1913-1914, Winnipeg and Prairie Canada awoke to the fact that something like one hundred and twenty millions of dollars had been lost to the West. Most of this money found its resting place in the hands, or rather pockets, of alien interests, whose strategy and methods of manipulation can always be questioned. The war period of 1914 to 1919 needs no comment. In 1924-25 we saw a wild wave of grain speculation. This time we donated a more

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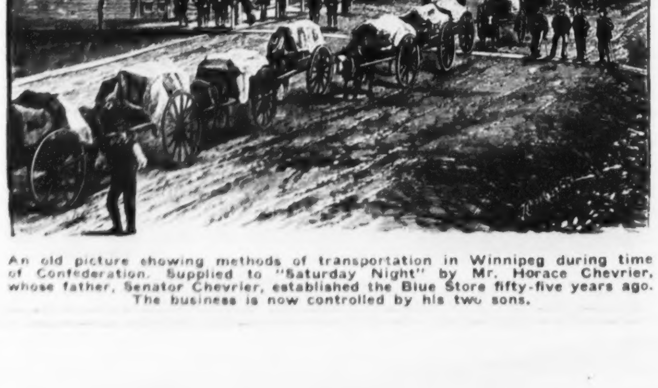
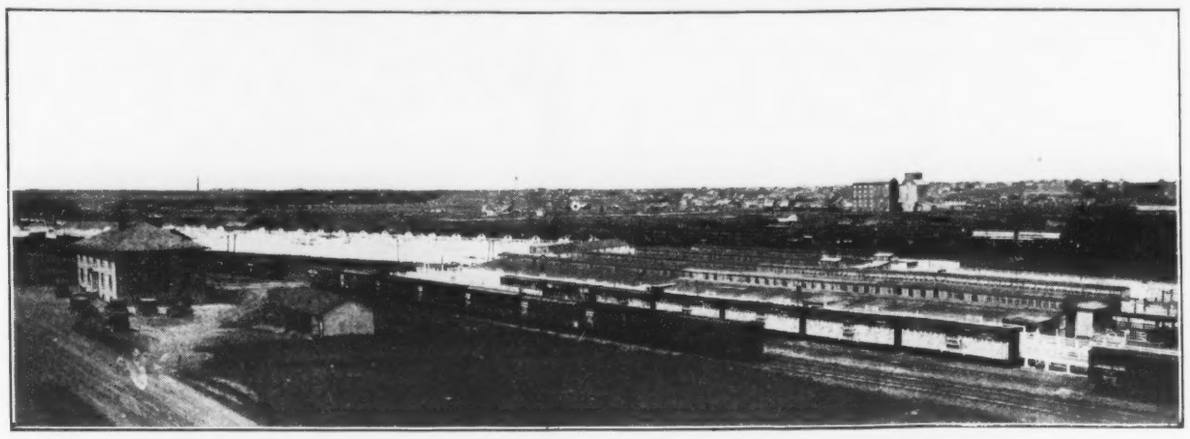


An old picture showing methods of transportation in Winnipeg during time of Confederation. Supplied to "Saturday Night" by Mr. Horace Chevrier, whose father, Senator Chevrier, established the Blue Store fifty-five years ago. The business is now controlled by his two sons.



The Southern Saskatchewan Co-operative Stock Yards at Moose Jaw, sponsored by Provincial Government.

STRENGTH SERVICE SECURITY

Executors, Trustees Administrators

CHARTERED TRUST & Executor Company

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G. A. STIMSON & Co.

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The Oldest Bond House in Canada

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Western Homes Ltd.

Mortgage Investments

Capital Subscribed $2,800,000.00
Capital Paid Up 1,100,000.00

The Company's invested capital of over $1,150,000.00 is secured by carefully selected mortgages on moderately priced city homes and well improved farms conservatively appraised at over $2,300,000.00.

reasonable amount, namely, fifty-five millions, all of which eventually found its way to New York and Liverpool.

"Once more Western Canada is primed for another venture, but, this time it will have a real chance of coming out top dog, if only ordinary precaution is used, by finding out 'who is behind' the project they are asked to put their money in.

"During the next three years there will be many companies formed to develop and work gold, copper and coal properties, also oil developments will offer their attractions. Some properties will be first rate, some good, some mediocre, and some doomed to failure from the inception. These offerings will be presented in tempting form, and often the more tempting they appear the less remunerating they will prove.

"The recently formed Manitoba Chamber of Mines have a chance that is seldom offered to a public spirited body of men, if they are only allowed to live up to their ideals and aims. That body should be in a position to know about and to advise upon the composition of any company that is appealing to the public for funds by the sale of shares or otherwise.

"The Chamber of Mines should further be in a position to advise the federal or provincial governments before any company can obtain a charter, and the strictest investigation should take place as to 'who's behind it' before any sanction is given.

"Mining ventures offer such an element of chance that is not comparable. The greatest caution needs to be exercised, so that it is absolutely essential that there must be honesty of intention to give the project any chance of success.

"All promoters should be made directly responsible for their sales staff, as given a slick promoter, and a crew of high powered salesmen, a blind man will soon find himself the joyful owner of a pair of horn-rimmed spectacles."

The PRUDENTIAL

Opens an Additional Office in Toronto at 36 Toronto Street
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P. S. CONNOLLEY, Manager

This office is equipped to serve Brokers and others interested in

Low-Cost Life Insurance

Opportunities for attractive connections to those desiring to engage in the life insurance business.

The Prudential Insurance Company of America

EDWARD D. DUFFIELD, President.
HOME OFFICE: Newark, New Jersey.

Favourable Attention

Well-polished shoes draw the approving glance. They denote pride in appearance—care in detail. And with Meltonian, how simple it is to attain this happy distinction.

Meltonian Cream, celebrated in Britain for over a century, is a pure "food" for leather that ensures suppleness and long life. Busy men to-day like its handy containers, the ease with which this fine dressing is applied and its lasting polish. Become acquainted to-day with its remarkable qualities.

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CREAM *for* GOOD SHOES

Meltonian Cream is made in White (Neutral), Black and three shades of Brown, for cleaning and preserving all polished leather.

In "Handitube," "Dumpijar" or Tall Bottle

Sold by all good Shoe Stores

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331 Bay St.

Third Machine in Gatineau Newsprint Mill Begins Production

THE third machine in the Gatineau newsprint mill of Canadian International Paper Company is now making paper. The first machine in the mill began production on April 14 and the second machine on May 19. The fourth machine will start soon.

These machines are designed to make a sheet of paper over twenty-one feet wide at the rate of twenty feet a second. They will have an aggregate capacity of 600 tons of paper a day and are the largest single producers thus far installed in the world.

The Gatineau mill is located in Quebec, on the Ottawa River, two miles below the mouth of the Gatineau River and only five miles from Ottawa.

In the valley of the Gatineau River the Company has assembled 6,500 square miles of timberlands. It is estimated that these timberlands contain a perpetual supply of wood for the Gatineau mill. All of the pulpwood is water driven to the mill.

Business English

A TORONTO correspondent asks whether he should write "I enclose payment in respect *of* my account" or "I enclose payment in respect *to* my account." "Of" is, of course, preferable to "to," but why use either expression? "I enclose payment of my account" is surely enough, though, incidentally, it is not the "payment" that can be said to be "enclosed," but the instrument of payment, *i.e.*, the cheque or note or postal order, etc. A similar phrase which should be avoided as much as possible, if not altogether, is "in regard to," "as regards," "with regard to." Often it is quite unnecessary and "about" is greatly to be preferred. Thus "In regard to your proposal that we should form a small committee" is bad, because "I think that your proposal that we should form a small committee" is so obviously better. "In regard to" and its variants give a kind of false ceremoniousness to a writer's style. The most common vice of business letter-writing is wordiness. "We were gratified at the perusal of the correspondence, and are not without hope that good results will materialize as a consequence of the same." The meaning is unmistakable, but it is fogged by the use of twenty-five words where half would serve, as in "We were glad to read the correspondence, which we hope will do good." "We are unable to conjecture what conclusion will eventuate as to the consequence of the meeting and discussion at present in progress" is sheer upholstery; all that is needed is, "We cannot guess the result of the present conference."

Ore Deposits Near Portland Canal, B. C.

A TONE of optimism prevails in the Portland canal district in consequence of mining developments carried on during the past year, says Dr. George Hanson of the Geological Survey. The Salmon river part of the district, brought to the fore by the PREMIER mine, has become still more attractive through the efforts of the BRITISH COLUMBIA SILVER CORPORATION on its property adjoining the Premier and by development by the BIG MISSOURI MINING COMPANY of new finds on the Big Missouri group of mineral claims. Due to increased mining activity the Premier Gold Mining Company has maintained its substantial dividends, although mining a much lower grade of ore than previously. Shipments of ore from the Premier mine during 1926 were at the same rate as those of the previous year but the company's milling capacity was increased considerably, and it has also secured option on several other properties in the district. The British Columbia Silver Corporation is now in the more advantageous position of having definite information regarding the location and peculiarities of its ore deposit and its management is convinced that it has a property of considerable value. Some of the ore is good enough to pay the cost of expensive transportation and still yield a large profit, but most of it will have to be concentrated before shipment. The new finds on the Big Missouri are more attractive than those known heretofore.

The Bear river part of the Portland canal district has no new ore bodies but new ground has been prospected with very encouraging results. The DUNWELL MINES, LTD., commenced the operation of a mill having a daily capacity of 100 tons, constructed during 1926. Three products are obtained, argentiferous galena, argentiferous zinchlende and auriferous pyrite. Extensive development under the management of the CONSOLIDATED MINING AND SMELTING COMPANY OF CANADA is also expected in the summer of 1927 on a copper-gold property located in this district.

The PORTER-IDAHO MINING COMPANY, LTD., continued small shipments commenced three years ago from their property in the Marmot river part of the Portland canal district. During the past year 175 tons of ore were shipped, but the grade (425 ozs. silver and 35% lead) was much better than that of the shipments of previous years. This ore came from newly discovered veins which proved to be the continuations of those previously developed. Another property in this section, known as the HARNER group, was discovered and developed by open cuts during the summer of 1926 and is likely to produce ore in another year or so. Marmot river is a relatively new field and gives promise of greater activity. The properties are much nearer tidewater than those of Salmon river and most of those of Bear river, but trails are so far the only means of access. A waggon road is now under construction and although only two and a half miles long will be of considerable benefit to shippers.

Trade With Mexico

IT IS reported that the Mexican government is inaugurating a monthly steamship service from Manzanillo to Vancouver for the purpose of developing a greater exchange of commodities with Canada. At the same time the Mexican Government will open offices for its railway system in the British Columbia city for the further aid of business and to create a tourist travel.

Recent years have seen a tendency to increase exports to Mexico and bring about a virtual balance of trade, and, in fact, achieve a small favorable balance, whereas previously the balance was heavily against Canada. In 1914 Canada imported from Mexico to the extent of $1,470,571 and exported to that country only to the extent of $51,902. By 1920 Canada's imports had become $2,648,915, while her exports were $410,825. Since that time there has been little change in imports, while exports have risen. Figures of import trade for the last three twelve-months periods ending February have been respectively $2,539,867, $3,673,329, and $2,366,097, and exports $2,918,144, $2,850,544, and $2,845,724.

According to the Canadian Trade Commissioner in Mexico, outstanding items of Canadian import in that country are certain types of mining chemicals the volume of which has increased considerably over recent years, and wheat, a growing disposition to use which is apparent among Mexican millers. In the last fiscal year Mexico imported 210,068 bushels of Canadian wheat, valued at $303,136. In the first ten months of the present fiscal year there are no wheat imports, though Mexico took 4,103 barrels of Canadian flour with a value of $27,714. According to the Trade Commissioner, Canadian wheat is popular in Mexico.

Other Canadian products which have found favor in Mexico and are in considerable demand are canned salmon, wrapping, bond, and ledger papers, but no newsprint, and a general line of other commodities on a small scale. The import of automobiles of various grades is quite substantial. In the first ten months of the last fiscal year Mexico took 7,287 cwt. of canned salmon from Canada worth $69,236. Canadian book paper was exported to that country to the value of $38,854, as compared with $73,009 in the previous year.

One great factor of great assistance in Canadian trading with Mexico is the excellent facilities for banking. The Bank of Montreal and the Canadian Bank of Commerce are both strong in that country. Canadian capital has played a not inconsiderable part in the building up of Mexico, and this has tended to create cordial relations.

WILSON'S BACHELOR

One Bottomley Company Makes a Return

AN IMPENDING dividend to debenture-holders of a Horatio Bottomley company that went into compulsory liquidation 21 years ago was the startling disclosure in the Chancery Court at London, England, a few weeks ago.

The company is the Selected Gold Mines of Australia, formed with a share capital of £60,000 in March, 1904. The amount shown to be now available is £27,000, less expenses, and as the debenture debt amounts to £127,000, this windfall will be sufficient to produce a dividend of about 4s. per £1 of stock. The explanation of the windfall lies in a scrutiny of several chapters of Bottomley's tangled finance.

By a court judgment, an attempt to set aside mortgages held over the Joint Stock Trust and Finance Company, another Bottomley flotation, by the Selected Gold Mines of Australia was over-ruled, but this decision was valueless until 1918, when after his Victory Bond Club flotation Bottomley was able to obtain the annulment of his bankruptcy.

Before he could obtain this annulment he had to settle with the liquidators of the Joint Stock Trust, and actually paid them £25,000, which almost certainly can be traced to his Victory Bond Club profits.

Map of Fish By-Product Reduction Plants

THE Natural Resources Intelligence Service, in Co-operation with the Department of Marine and Fisheries, has issued a map showing the location of all the Fish By-product reduction plants now installed in British Columbia with the names of the operating firms.

The chief fishing areas are also clearly defined and it can be seen at a glance in which of these there are many, few or no reduction plants, and where there appears to be room for further enterprise in this line.

At the present time there are 28 plants in operation, which produce oil, meal and fertilizer from salmon, halibut and other offal, pilchards, herring, dogfish and whales.

The Canadian National Railways are erecting oil tanks of 300,000 gallon capacity, and the Canadian Pacific Railway is fitting a coast-wise steamer with a 170,000 gallon tank. There is a large demand for these fish by-products, which can be shipped direct from British Columbian ports to Europe and Asia.

From the *Putnam Book News*: "Three of my sons are planning to be authors; the fourth is learning to be a bricklayer." "Aren't you rather optimistic, thinking that he can support the other three?"

First Navvy: "That looks like a dog biscuit you're eatin', Bill."

His Friend: "So 'tis. The doctor said wot I needed was more animal food!"—From *The Humorist*.

Established 1889 Telephones Elgin 5305-6

J. P. LANGLEY & CO.

C. P. ROBERTS, C.A.
Chartered Accountants

G. S. HOLMESTED
Trustee in Bankruptcy Proceedings

Offices: McKinnon Bldg. TORONTO

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The Royal Bank of Canada

DIVIDEND No. 160

NOTICE is hereby given that a DIVIDEND OF THREE PER CENT (being at the rate of twelve per cent per annum) upon the paid-up capital stock of this bank has been declared for the current quarter, and will be payable at the bank and its branches on and after Thursday the first day of September next, to shareholders of record at the close of business on the 20th day of July.

By order of the Board.

C. E. NEILL,
General Manager

Montreal, Que., July 12, 1927.

BANK OF MONTREAL

NOTICE is hereby given that a DIVIDEND of THREE per cent upon the paid-up Capital Stock of this Institution has been declared for the current quarter, payable on and after THURSDAY, the FIRST day of SEPTEMBER next, to Shareholders of record of 30th July, 1927.

By order of the Board.

FREDERICK WILLIAMS-TAYLOR
General Manager.

Montreal, 19th July, 1927.

CANADA CEMENT COMPANY LIMITED

PREFERENCE SHAREHOLDERS DIVIDEND NO. 70.

NOTICE IS HEREBY GIVEN that a dividend of 1¾% for the three months ending June 30th, 1927, being at the rate of 7% per annum on the paid up Preference Stock of this Company, has been declared and that the same will be paid on the 16th day of August next to Preference Shareholders of record at the close of business July 31st, 1927.

H. L. DOBLE,
Secretary.

Montreal, July 15th, 1927.

DIVIDEND NUMBER 165

Hollinger Consolidated Gold Mines, Limited

(No Personal Liability)

A dividend of 2% on the outstanding capital stock of the Company has been declared payable on the 12th day of August, 1927, on which date cheques will be mailed to shareholders of record at the close of business on the 27th day of July, 1927.

Dated the 20th day of July, 1927.

T. McIVOR,
Assistant-Treasurer.

The Brading Breweries Limited

Common Dividend No. 15

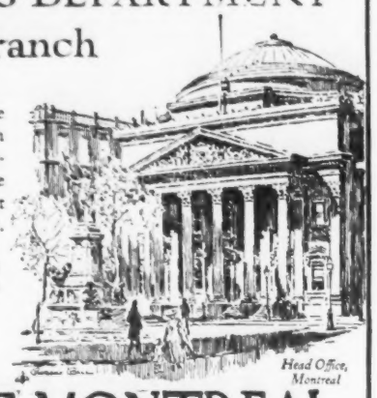
Notice is hereby given that a dividend of fifty cents (50c) per share upon the no-par-value common stock of the Company has been declared payable August 15th, 1927, to shareholders of record at the close of business July 30th, 1927.

By Order of the Board.

JOHN RANKIN,
Secretary-Treasurer.

Ottawa, 19th July, 1927.

A SAVINGS DEPARTMENT In Every Branch



IN every branch of the Bank of Montreal in Canada there is a Savings Department where current rates of interest are paid on all deposits.

The Bank cordially welcomes small accounts at all its offices.

Total Assets in excess of $780,000,000

BANK OF MONTREAL

Established 1817

When Sending Money Out of Town

Use The Bank of Nova Scotia Drafts. Issued promptly — payable anywhere — charges are moderate.

This Bank Solicits Business Accounts.

THE BANK OF NOVA SCOTIA

Established 1832
Capital, $10,000,000 Reserve, $19,500,000
Total Assets, $245,000,000

A Fair Burden

Our advice on investment matters will help you. Ask for our list of sound bonds.

Make each dollar you save carry its fair burden. It should bring you from 5½% to 7% with safety for your principal.

Government bonds and bonds of well-established industries are good investments. They pay you up to 7% on every dollar put into them.

JOHNSTON AND WARD

14 King St. East, Toronto.
171 St. James St., Montreal.

Please send me your list of sound bonds.

NAME .....

ADDRESS .....

A Motor Oil That Has Proven Its Merit

Marvelube—in the one year it has been in use in Canadian motor cars—has established an enviable record of successful achievement in motor lubrication.

In every part of Canada under every conceivable handicap Marvelube has been subjected to the most exacting of tests—and everywhere emerged triumphant.

The result has been that the number of Marvelube Motor Oil users has grown in a manner never before recorded by a new oil product. To-day more than 200,000 motorists use Marvelube. They have been convinced — by results — and are now busy convincing their friends who have yet to try Marvelube.

You can get better engine performance and at the same time save money on repairs and depreciation —by using Marvelube. Stop at the nearest Marvelube sign and try a Crank Case filling.

IMPERIAL OIL LIMITED

Marvelube
MOTOR OIL

Increasing Imports Because of Development Enterprises

THE external trade of the Dominion for the first six months of the year reached the large total of $1,303,022,980, an increase of 55 millions, or about 5½ per cent., over the first six months of 1926 and an increase of 193 millions, or about 21 per cent. over the first six months of 1925, say Greenshields & Co., Montreal, in their weekly letter of July 21st.

In considerable part the expansion was at the expense of the Dominion's favorable balance, and excess of exports over imports for the half year falling to 351½ millions against 75 millions in 1926 and 80 millions in 1925. The more rapid increase in imports as compared with exports, which has been characteristic of the monthly figures this year, is not, as previously noted in these letters, to be viewed as a disturbing development. The high rate at which new construction is proceeding, the opening up of new mining fields, extensive hydro-electric developments and other outstanding activities in Canada today necessarily imply increasing importations of steel, machinery, etc. The available evidence is convincing that expenditures on these lines are being wisely made and will add quickly to the productive capacity of the country. In that respect the import movement would appear to differ widely from a similar expansion in 1920 when heavy buying abroad was symptomatic of post-war extravagance.

The prosperity of the Dominion is so closely bound up with its external trade that the increase is 5¼ per cent. in the dollar value of this trade during the first half of the year—the increase in the physical volume of the business is probably greater than that owing to the lower level of commodity prices—is extremely gratifying and is closely linked up with approximately the same rate of increase in other important indices of business activity. Car loadings to the end of June, for example, were approximately 5½ per cent. higher than in 1926 while the increase in building permits for the first five months of the year was just short of 5 per cent.

Canada Increases Its Lead in Newsprint Production

PUBLICATION of the June statistics of the newsprint mills again emphasizes how Canada continues to increase its lead in the industry, say Greenshields & Co. in their market letter. Although total production in North America expanded 65,668 tons, or about 4 per cent., in the first half of the year, production of the Canadian mills alone increased no less than 102,820 tons, or 12 per cent. As Newfoundland and Mexico both reported increases the net gain of 65,668 tons in total production for North America was entirely at the expense of U. S. mills, whose output declined 72,797 tons. Consumption in North America has been increasing less rapidly than in 1926 and the market has to reckon with additional capacity that will come into [illegible] in the balance of this year and in 1918. Although there are still two-sided views on the immediate outlook for the newsprint stocks in a market way, the undercurrent of feeling is becoming more optimistic that the period of adjustment between supply and demand in the industry will involve no great hardships for our low-cost mills.

Production of Iron and Steel

PRODUCTION of pig iron in Canada fell off sharply in June to 69,437 long tons, a decline of 12 per cent. from the 78,987 tons of May, and 2 per cent. less than the 70,854 tons produced in June of a year ago. By grades, the production for June showed gains for foundry and malleable iron but these were more than offset by basic iron dropping to 41,696 tons from 64,085 tons; foundry iron advanced to 21,387 tons from 14,902 tons, and malleable to 6,354 tons; no malleable iron was made in May.

For the first half-year production totalled 403,713 long tons, a gain of 9 per cent. over the 370,864 tons produced in the first six months of last year and 39 per cent. over the 290,892 tons made during the corresponding period of 1925. The current year's output to date included 241,222 tons of basic iron, 85,979 tons of foundry iron and 26,512 tons of malleable iron. Most of the basic iron was produced for the further use of the makers, the bulk of the foundry iron and all the malleable iron were made for sale.

Production of steel ingots and castings in Canada fell off sharply in June to 59,940 tons, a decline of 39 per cent. from the 96,711 tons and 27 per cent. under the 81,277 tons reported for June of last year. Output of basic open hearth steel ingots made for the further use of the producers dropped 40 per cent. to 55,443 tons from 92,227 tons in the previous year, while steel castings showed little change at 4,497 as compared with 4,484 tons in May.

For the six months ending June 30, 1927, production of steel ingots and castings totalled 487,310 tons, a gain of 13 per cent. over the 431,184 tons produced during the first half of last year and 15 per cent. over the 423,697 tons reported for the corresponding period of 1925. This year's output included 462,393 tons of open hearth steel ingots and 24,917 tons of direct steel castings.

Stanford's Share of Toronto Stock Exchange

HALF a million dollars of first preferred stock and 20,000 shares of common stock of Stanford's Limited, have been listed on the Toronto Stock Exchange. Some few hundred shares of the common went through at $20 on July 22nd, which was the price the common was adjusted at when the issue was originally offered by McLeod, Young, Weir & Company, Limited.

The financing of this Montreal chain of food purveyors was handled some months ago. The Company's earnings for the first six months ending February 26th, 1927, after preferred dividends and all charges, were equal to $31,490 or at the annual rate of over $3 a share on the common stock.

The management of Stanford's are planning to open one more store in the not distant future, which should add materially to profits. Montreal is increasing rapidly in wealth and population and now has a population—including the suburban areas—of over a million people. A certain Montreal public utility is, it is said, basing its present expansion plans on an estimated population of two million people by 1940. If this estimate is reached, the growth of businesses handling necessities in the city of Montreal should also be rapid.

Production of Radio Apparatus in Canada

THE Dominion Bureau of Statistics at Ottawa reports that the production of radio sets, parts and batteries in Canada during 1926 was valued at $6,277,544, or almost a million dollars below the corresponding figure for 1925. Returns were received from 41 establishments in this field, of which 15 produced storage or dry cell batteries for radio purposes, and 26 made radio sets or parts; of the latter number 10 firms were only producers of parts on a small scale. Vacuum tubes were made in 5 establishments, complete radio receiving sets in 13 different plants, and transmitting sets in only 2 plants. The production of vacuum tubes amounted in value to $1,261,803, while complete radio sets were worth $2,253,098. Storage batteries for radio purposes were reported by 11 concerns and dry batteries were made in 4 different plants; the total output amounted in value to $2,276,747. There are also a great number of small producers throughout the country who assemble or build sets and parts; the industry has developed so rapidly in the last few years that as yet it has not been possible to get trace of all these smaller manufacturers.

As reported to the Bureau by Mr. Lynn W. Meekins, United States Trade Commissioner at Ottawa, the exports to Canada of radio sets and parts from the United States during the calendar year 1926 amounted in value to $2,872,991, and included the following items: 32,768 receiving sets worth $1,238,680; 96,059 tubes valued at $113,837; and $1,520,474 worth of parts and accessories.

Radio licenses were issued by the Department of Marine and Fisheries during the eleven months ending February, 1927, to 207,328 persons as against 134,486 in the fiscal year ended March 31, 1926. Ontario led all provinces with a total of 97,851; Quebec was next with 38,056. Registrations in the other areas were as follows: Saskatchewan, 21,657; Manitoba, 17,817; British Columbia, 14,250; Alberta, 9,860; Nova Scotia, 4,763; New Brunswick, 2,753; Prince Edward Island, 249; Yukon, 31; and the Northwest Territories, 41. Licensed broadcasting stations numbered 96, distributed as follows: Ontario 39; British Columbia, 11; Saskatchewan, 14; Alberta, 10; Quebec, 11; Nova Scotia, 4; Manitoba, 3; New Brunswick and Prince Edward Island 2 each.

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From Goderich 7.00 a.m. and 3.40 p.m., from Listowel 8.00 a.m. and 4.50 p.m., arriving Toronto 11.05 a.m. and 9.00 p.m.

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SATURDAY NIGHT
WOMEN'S SECTION

TORONTO, CANADA, JULY 30, 1927

AN INTERESTING AND EXCLUSIVE PICTURE OF THE GOVERNORS-GENERAL OF CANADA AND THEIR WIVES FROM 1867 TO 1927. THIS PHOTOGRAPH WAS DONE BY JAMES WILSON AND CO., OF OTTAWA, BY APPOINTMENT CARVERS AND GILDERS TO THE EARL AND COUNTESS OF DUFFERIN, 1872, AND UNDER THE PATRONAGE OF SUCCESSIVE GOVERNORS AND THEIR WIVES TO THIS DAY.—*Copyright reserved.*

Mrs. Baldwin An Ideal Help-Mate

THE interest in the Prime Minister's visit to Canada is greatly enhanced by the knowledge that he will be accompanied by Mrs. Baldwin, in whom he has an ideal help-mate. No more devoted couple could anywhere be found. At 10 Downing Street, as at Chequers, and at their country house in Worcestershire, she maintains the "home" atmosphere which means so much to both of them. As a young wife Mrs. Baldwin devoted her whole thought to her family; later, when these cares were less exacting she found time to start and run a Domestic Training School at Worcester. During the war she and her daughters equipped and carried on a convalescent home for soldiers, whilst her husband gave, anonymously, one-fifth of his entire worldly wealth—a sum of £120,000—as a free-will offering to his country.

Today, Mrs. Baldwin is actively interested in many philanthropic institutions and works hard in aid of such movements as the Business Girls' Club in London, the National Institute for the Blind, the National Child Adoption Society, and other charitable bodies. In the East End which she frequently visits, she is "the lady bountiful" and many are the gifts of which the public know nothing which find their way from 10 Downing Street to humble homes in "darkest London." As hostess at official and semi-official functions, Mrs. Baldwin has her husband's aptitude of making all her guests feel thoroughly at home. Full though her life is, she is always ready to speak on behalf of any cause which has as its object the welfare of the people. Such are Mr. and Mrs. Baldwin who, in their respective spheres and together, strive to do their duty, and live up to the high ideals they have placed before them. Canadians, ever quick to recognize sterling worth and endeavor, will know how to show their admiration of the two distinguished guests who are about to visit them.

In Praise of France

CULTURE has many phases and the French educate in many ways: their school standards are far more exacting than ours. But they are also educated, less arduously, by a trained appreciation of what they eat and drink. At Avallon nothing struck us Irish strangers more than to see workmen coming in to have their dinner at the Chapeau Rouge. It cost a good deal, and by the standards of Paris or London, it is worth much more than it cost; but railway porters and other workmen used to afford themselves the dark rich Burgundian sauces and their half litre of Burgundy wine. They are highly paid nowadays; so is similar labor with us, and the Irish railway servant would think little of spending the 3s. on porter; but I have never seen him sitting down among the local bourgeois to the most civilized and excellent meal that his town can supply. These men without collars were in no way embarrassed by that lack; they behaved, in short, exactly like anyone else in the room, except that one or two kept their caps on—and this, after all, is only a form of conservatism which the Houses of Parliament have not yet abandoned. It is certainly no mark of disrespect. The richest peasant in the other valley of which I have to tell wore his peaked cap in his own house while he entertained us—and not us only, but his mayor.—"In Praise of France." *Stephen Gwynn.* (Nisbet.)

A Nursery Rhyme

WHO wrote "Mary Had a Little Lamb"? According to the Americans, it was written by Horatio Hale, in honor of Miss Mary Sawyer. So staunch is the American belief in this that Mr. Henry Ford has put up a school at Redstone Hill, U.S.A., in Miss Sawyer's honor. Wales, however, challenges the claim. The Welsh Mary is Mrs. Mary Hughes, who recently celebrated her 87th birthday. Her father was a farmer in the Vale of Llangollen, and she had at one time a pet lamb which one day followed her to school, as related in the immortal poem. At that time there was staying at the farm Miss Jane Burl, a lady from London, who was given to the writing of children's stories and nursery rhymes. It was Miss Burl, says gallant little Wales, who composed the rhyme in honor of Mrs. Mary Hughes.

Arolilia

She comes not when Noon is on the roses—
Too bright is Day,
She comes not to the soul till it reposes
From work and play.

But when Night is on the hills, and the great voices
Roll in from Sea,
By starlight and by candlelight and dream light
She comes to me.

—*Herbert Trench.*

The Watchful Trees

No light at sunset promised; hope had died
When, through the murk, there shot a fleeting gleam
And all the storm-swept winter wood replied
With simultaneous flash upon the stream
Of amber light. It instant sped away,
Yet every watchful tree had surely knit
An added beauty into earth that day
When the swift moment came and offered it.

—*Eden Phillpotts.*

LONDON LETTER

Canadian Peonies

THE peonies grown on the Experimental Farms of Canada, and distributed by the thousand in England, have done good work as propaganda for Canada's summer. People who might still think in terms of ice and snow—though they are fewer and fewer as time goes on and information spreads—have learned better. When the peonies were shown as having come from Canada they excited great admiration, and much curiosity has been displayed as to how they were packed and brought across the Atlantic. Numerous private individuals, public officials and schools have been presented with peonies, and I doubt not, if asked about the chief products of Canada would at once include peonies.

* * *

Ypres Church

IN CONNECTION with the opening ceremony for the Menin Gate Memorial, one might mention also the Ypres Memorial Church, which appeals for more funds. The site purchased adjoins the Grand Place, and the reason for the church is that there are several hundred British residents in Ypres, most of them connected with the work of the Imperial War Graves Commission which cares so tenderly for the beautiful cemeteries in which our dead were laid. These people have children—there are about 200 in Ypres—who should go to school and learn their own language, as well as receive religious instruction in the faith of their fathers.

Ten thousand pounds are wanted for the church and school, and of this more than half has been received. Over a quarter of the Empire's casualties occurred in the neighborhood of Ypres, and there are seventy cemeteries in the vicinity. There seems little doubt that those who have previous ties with the Ypres Salient will sympathize with the idea of a church. The original appeal was made by the late Field Marshal, the Earl of Ypres, (Sir John French) on August 4th, 1924, and a memorial to him is to be placed in the church when it is built. If any reader wishes to contribute to these buildings the address of the Honorary Secretary is Colonel F. G. Poole, 9 Baker Street, London W., or else cheques may be sent to the Ypres Memorial Church Fund, Lloyds Bank, 6 Pall Mall, London S.W. 1.

* * *

The Menin Gate

HOW many men and women there must be in Canada who will read wistfully about the opening of the Menin Gate Memorial to our armies who fought there and to nearly sixty thousand British men who have no known grave in the Salient. How many who read this fought there, and keep undying memories of that place! How many watched in days and nights of anguish for news of their men fighting and suffering near Ypres! How many have searched in vain for a grave!

This wonderful memorial to the missing "known unto God" is to be opened by Field Marshal Lord Plumer, on Sunday the 24th July, when a great many people associated with the old Salient are to attend. Prominent among them will be the poor parents and widows who have been aided by gifts that they might see the place where the name of a son or a husband is inscribed. A generous gift has been made already to pay the expenses of a number of women, but so many begged to be helped to go that Lord Plumer issued an S.O.S. As a result, the daily illustrated paper, The Daily Sketch, offered to defray the expenses of 200 more, as many as could be arranged for and accommodated.

The pilgrims come from various parts of the British Isles, and all assemble together at Victoria Station on the morning of the Saturday. They travel to Ypres, see the unveiling, or rather opening, on the Sunday, and return to London on Monday. Only those relatives whose names appear on the Gate will be taken. Everything is being done to make it easy for all the pilgrims. Printed on the back of the card of invitation is a map showing how the people are to be placed and where the Memorial stands, and at the top of the card is the statement "The name of ..... is engraved on Panel No. ...., Column No. .... Representatives of the Imperial War Graves Commission will be present to show relatives where panels can be found." Moreover officials of that wonderful body, the Imperial War Graves Commission, acting as stewards will be on duty at the station, in various parts of the town, and at the Memorial to assist the visitors, so that even the least experienced will have little difficulty to seeing what they have come to see.

* * *

The Weather

I HAVE temporarily left off acting as press agent for the weather. It must manage without my aid until it improves in behaviour. After much sunshine (which many people have already forgotten) we came in for days and days and days of rain and chilly winds. Then there was a burst of heat and we rushed to buy thin frocks. Having had this little joke the weather changed again to cool and the frocks shivered on their hangers in the wardrobes. Then another two days of sultry heat, and on the afternoon of the second (or was it the third? Let us be fair even to the climate) there came a terrific thunderstorm and rainstorm the like of which has not been seen here for years. I stood for an hour in the exit from Gloucester Road Station, waiting until I was sure I would not be drowned if I dashed for a taxi halting at the curb. As it was the water swept nearly two feet deep down the roadway, and a man with rubber boots nearly to his thighs worked hard at cleaning the gutters for the water to run off. Underground trains were held up for hours, there were accidents, including two poor little children being drowned, and altogether we had something really thrilling in the way of weather to talk about. Now if only a decided change would come and steady persistent fine weather set in people would be happier. For holidays are imminent and what is the fun of a holiday in bad weather? You can have rain and wind at home without paying railway fares and hotel bills to enjoy it.

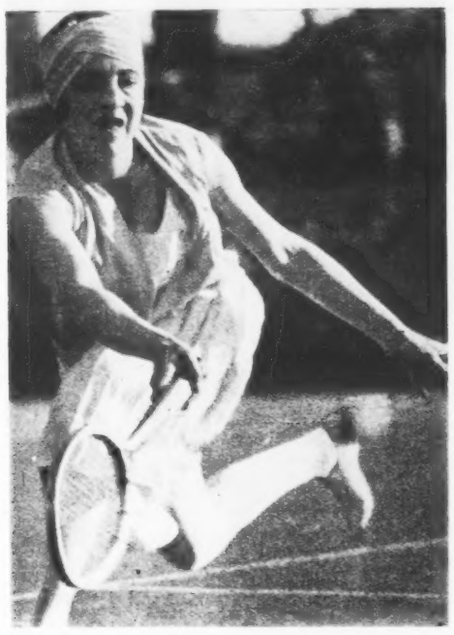
* * *

The Cruisers

ONE of the most distressing parts of the present disagreement between the United States and ourselves in the matter of disarmament is that, as usual, we have Ignorance for our enemy. A great many people who hear that we object to be limited in the matters of cruisers will believe at once that England wants to be powerful and to lord it over the rest of the world at sea, etc., etc., and will never realize that the position of this country is quite unlike that of the United States. The latter country is compact and self-supporting. The British Empire is scattered all over the globe, and the British Isles are not self-supporting. The Empire must have plenty of cruisers to protect her trade routes, and to guard the shipping which is so important. It is not a question of supremacy but of safety and of protection for the distant parts of the Empire.

Simple enough, isn't it, but what a handle for the mischief-maker is England's objection. And what a weapon for the vague idealists who have a marked distaste for plain facts and figures.

Mary Macleod Moore



THE GREAT SUZANNE LENGLEN
Who has been playing her first professional games at Phyllis Court, Henley, and at Holland Park. Mdlle. Lenglen played against the German tennis player, Fraulein Dora Koring and easily disposed of her.

The Charm of the Sampler

THE continued popularity of cross-stitch, that daintiest of all decorative designs for articles of apparel and household linen, has drawn attention once more to its natural and most fitting background, the charming samplers of old. Around them clings the fragrance of lavender, the delicate charm of all feminine accomplishments, and women again are succumbing to the potent spell of these fragments from the leisured days of yore.

Unfortunately, specimens seldom find their way to antique shops or salerooms; most are to be found adorning the old walls of country houses, or stored carefully in oak chests, treasured relics of the industry of great-great-grandmothers.

Though we are familiar with the sampler as a square of coarse linen or fine canvas worked in silks with various conventional designs—posies, birds, fishes, with the maker's name and age and the year of completion, all in orderly array—yet the earliest samplers in existence are narrow strips of linen about nine inches in width and a yard long, with a chaotic collection of patterns dotted here and there. To the early embroideress the sampler was merely a pattern sheet where any fresh design was copied for use when new embroideries were required, and from this the passing years evolved the sampler in its more familiar form. Old samplers are very rare, the earliest dated one being 1643, though references are found in fifteenth century documents.

As a rule the collector has little difficulty in deciding the age and consequently the value of her purchase, as the date usually forms part of the sampler's design. Where this is lacking, several details can be of assistance in determining its worth.

By the year 1700 the elongated sampler, worked in horizontal rows, was shortened to almost a square, and deep and vivid colorings supplanted the soft and delicate shades of the preceding century.

Towards the middle of the eighteenth century the sampler deteriorated; sober colors were introduced, and the desire for variety in designs led to considerable overcrowding.

Quaint little figures known as "boxers" date the sampler somewhere between 1640 and 1750, and the entertaining verses so frequently found provide another clue: the more morbid the sentiment, the later the date. By the end of the eighteenth century gloom and despair were the rule.

A sampler with a map design belongs to the late eighteenth or early nineteenth century, while urns and cherubs are distinctly Hanoverian.

The lettering of the alphabet, found almost invariably, is a help, the choicest designs belonging to the earliest specimens.

Another factor in deciding the age is the material used, and its state of preservation. The early samplers are of loosely woven hand-made linen, frequently unbleached, embroidered with colored silks, sometimes embellished with silver gilt and silver thread. By 1750 woollen canvas was in vogue, but whereas the old linen has worn wonderfully, moths have wrought havoc with the canvas. Tiffany, a thin stiffened muslin, was popular for the very small samplers fashionable in 1800, but in the sampler's last years taste reverted to coarse linen.

England was the real home of the sampler, but beautiful specimens of this all-but-forgotten art have been found in France, Germany, Holland, Italy, and Spain.

THE CRADLE OF GOLF
The historic Royal and Ancient Club House at St. Andrews, near Edinburgh, where the British Open Golf Championship opened on July 11th. This picture shows the first tee.

Learning to Waltz

PROBABLY it would be easier to teach the waltz to an absolute beginner than to one who is already an expert fox-trotter. Apart from the obvious differences between the two dances in rhythm and steps there are so many subtle distinctions which are overlooked by the fox-trotter that he is generally an indifferent waltzer.

In the fox-trot the general "track" of the dance may be said to be a series of straight lines with turns introduced occasionally to break the monotony. In the waltz turns should predominate.

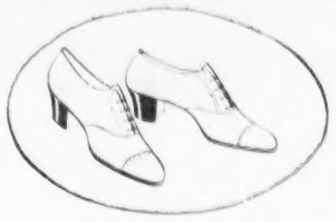
The confirmed fox-trotter when waltzing finds it difficult to close his feet on the third step of the natural turn so as to interpret accurately the dactylic rhythm of the dance which necessitates a "step", "step", "feet together." If he does not close on the third he is doing a "step", "step", "step", and as this bears a very strong resemblance to the "three-step" of the fox-trot he will soon find himself dancing in fox-trot rhythm.

On this natural turn the waltzer has been told to take a "long first," a "short second," and to "close on the third"—all this being done while turning to the right. These instructions are a little misleading. What he should be told is to take an accented first, an unaccented second, and to close on the third.

The second should be a long step as well as the first, but it should have no accent upon it at all; that is to say, the effort should be made on the first and there should be left enough momentum to allow the second step to be made without further effort.

MISS HELEN WILLS
Of California, who recently arrived in England, and is playing sensational tennis there.

GOOD LOOKING SHOES THAT ARE COMFORTABLE



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SAINT JOHN, N.B., Scovil Brothers.

Great Authors and Cats

A FAMOUS writer once suggested that nine out of ten proper men will always throw their boots at a cat. But, so far as literary men are concerned, most authors have delighted in the company of cats. Frequently your author is an irritable fellow, and the sight of a cat sitting peacefully by the fire, or in the sunshine, helps to bring serenity to his restless soul.

So it was that Dr. Johnson liked to have a cat perched on his knee, or purring among the papers upon his writing table. He treated Hodge, the most famous of his cats, with particular indulgence, and would go out to buy oysters for it himself rather than send his servant, lest the servant should bear a grudge against the cat as the cause of extra work.

Dickens also liked a cat in the room where he worked, and one, named Williamina, used to put out the candles with her paw if she thought her master too absorbed, or too long unconscious of her patient waiting.

As a rule poets have been particularly fond of cats. Heinrich Heine, when he sat before his fire, would cuddle his cat until its soft purrings seemed to make the rhythm for his verses. Robert Southey considered that no house could be comfortable without a cat, and has described some of his favorites in the "History of the Cattery of Cat's Eden". Thomas Gray wrote some famous verses about the tragic fate of a cat named Selima—"Drowned in a Tub of Gold Fishes." The poet Cowper always liked to have a cat near by, and Sir Walter Scott, Shelley, Herrick, Swinburne, Tennyson, Charles Lamb, Matthew Arnold, and Andrew Lang have all written approvingly of cats.

It is true that M. Maeterlinck sneers at the cat in "The Blue Bird"—but such an exception only serves to prove the rule that great writers are cat lovers.

LANDLOCKED BASS ARE HUNGRY AS WOLVES
Good sport at French River where trapped fish develop wildest tendencies.

Back of French River are a number of extremely fruitful lakes which in the open season appear to have no outlet to other lakes or to the river. They are, however, on the fish highways and in the spring are connected up through little creeks. There is always a very sudden drop in all the French River and adjacent waters, when the gates of Chaudiere Falls are closed to maintain the desired level of water in Lake Nipissing. This drop imprisons great schools of bass and pickerel in certain lakes.

Having been landlocked, these adult fish are confronted with conditions bordering on famine and are ravenous for any sort of bait. The river is full of them, too.

Just a few hours from Toronto, with a comfortable bungalow camp as headquarters, a paradise for the fisherman and seeker after rest and recreation in the great outdoors. Ask any Canadian Pacific Agent for particulars, or write W. Fulton, District Passenger Agent at Toronto.

A THOROUGHBRED U. E. LOYALIST
Charles Crawford Davis, aged 21 months, son of Mr. and Mrs. Harvey C. Davis, of Burlington, and grandson of Mrs. Stanley Mills, of Hamilton, the fifth generation in the direct male line to be born on the original homestead lands in Canada of Asahel Davis, United Empire Loyalist, who came from North Carolina immediately following the American Revolutionary War.
—*Photo by H. W. Beckett, Hamilton.*

The Premier's Wife At Home

A Character Sketch of Mrs. Stanley Baldwin

A LIGHT, cheerful room, colored in peacock blue and cream, with four wide windows overlooking the Horse Guards Parade, such is Mrs. Stanley Baldwin's boudoir at No. 10 Downing Street, the Prime Minister's official residence, says a writer in "Home and Politics." Portrait paintings of her children adorn the walls, and photographs of her four grandsons are on the writing desk, for Mrs. Baldwin is a devoted mother, and deeply attached to her grandchildren. Pretty pieces of china, bowls, cups and saucers, and glass and lustre ware, which Mrs. Baldwin has collected, are displayed on the lacquered cabinets.

It is a bright room, full of homely touches that express the personality of its occupant—a room that is regarded as a refuge by those privileged to use it. Here Mrs. Baldwin's married daughters come to visit their mother. Here Miss Betty Baldwin, the Prime Minister's youngest daughter, comes in the intervals of her social work in East London in connection with the Young Conservatives' Union. Here, too, the Prime Minister himself, when able, seeks a few minutes of "peace in politics" in the evening before dinner.

No wonder that this room has such an attraction for the family and friends of Mrs. Baldwin, for not only is its atmosphere one of brightness and harmony—like the smiling serenity of a sunny autumn day—but it is that of a "home." The secret lies in Mrs. Baldwin's power to create a "home" for herself and her family. Wherever she goes she must have her belongings around her, which explains why, in each of her four house moves in two years (1923-25), she took her own furniture with her into each new abode.

Probably Mrs. Baldwin finds this more necessary now than ever before, since public position inevitably means a great sacrifice of that home life which is so precious to her and to the Prime Minister.

As may well be imagined, Mrs. Baldwin has little leisure for reading now, but in such time as she can snatch, it is here that she delves into biographies and histories, of which she has always been particularly fond. The modern novel does not greatly interest her; but she loves Dickens, and actually knows many scenes from Shakespeare by heart. It was in this delightful sanctum sanctorum that Mrs. Baldwin planned the first and only "Babies' Party" ever held at 10 Downing Street. This was last summer—when she gave a party for her grandchildren and their friends.

But Mrs. Baldwin has many duties that call her away from leisure time spent in her boudoir. As wife of the Prime Minister, she has a high conception of her public duties, and nobly endeavors to carry out her belief that a wife should be an inspiration and help-mate to her husband, and assist him by every means in her power.

Her days are full of activity and duties, which she conscientiously and energetically discharges.

Like the Prime Minister, she is an early riser. At 9.30 in the morning she starts work. One of her first duties is to interview the heads of the domestic and household departments at Downing Street, and discuss arrangements, for she takes a personal interest in them, and methodically keeps her own household accounts.

Then there is correspondence to be attended to. Mrs. Baldwin receives a large number of letters every day. All receive her personal attention and the courtesy of a reply.

Nearly every morning Mrs. Baldwin has to attend the Committee meeting of some Society in which she is interested, for she is actively connected with many kinds of social welfare work. It may be the National Institute for the Blind, the National Child Adoption Society, or the proposed new Y.W.C.A. Club for girls in London, in which, at the present time, she is keenly interested.

In the afternoon there is usually some social function to attend, and perhaps a speech to make.

Mrs. Baldwin is in great demand for the opening of bazaars all over the country, and although she does not like travelling, she willingly performs this somewhat monotonous duty.

A little speech for the opening of the bazaar must, of course, be prepared, and it is characteristic of Mrs. Baldwin's thoroughness that she takes infinite pains to find out everything associated with the aims and objects of the function in which she is to participate; and by the introduction of personal references, which she is always able to incorporate in her remarks, makes her hearers feel that she is really interested in their work.

Mrs. Baldwin does not claim to be a "speaker." This is one of the many little duties she has taken up in accordance with her ideal to give of her *best* in her work.

Evenings are also fully occupied. There are frequent Ministerial dinners, or receptions to distinguished visitors to these shores, to give. And here Mrs. Baldwin's natural kindliness and gracious charm of manner make her an ideal hostess. Her guests are often surprised and delighted at some personal enquiry with which Mrs Baldwin greets them, for she has a good memory, and takes the trouble to find out beforehand the interests and tastes of her guests. Indeed, all Mrs. Baldwin's duties, whether social, domestic or public, are performed with infinite care and zest.

Perhaps this is because the Prime Minister's wife has definite ideas on women in public life, and believes that they have a very special place of their own to fill.

She is a great supporter of her own sex, being fully confident of women's capabilities. They do not as yet, she thinks, appreciate the gifts peculiar to their own sex. She regards the present time as a "transition" period for women, but feels sure that, with discipline and training, they will find their true metier in time.

She has an idea that a Women's Council, which would study women's questions and afterwards pass them on for the consideration of Parliament, would give women the best opportunity of taking their true place in national life.

Mrs. Baldwin herself is interested in a most practical way in maternity and child welfare. It is her ambition that, some day, Government maternity homes may be started in all parts of the country.

In social welfare activities, Miss Betty Baldwin takes after her mother, and we are not surprised to learn that Mrs. Baldwin is a great supporter of Youth. In spite of the present widespread criticism of modern girls, Mrs. Baldwin believes them to be quite equal to girls of other generations. Perhaps this is because she has a lively recollection of the sensation she herself created when, as a young girl, she played cricket. This game, by the way, she still loves, and never misses seeing a 'Varisity match at Lords.

The Prime Minister and Mrs. Baldwin, at the present time, however, have little time to indulge their own tastes; and because Mrs. Baldwin has a very high ideal of her husband's duties as Premier, she has, for the time being, ungrudgingly, but reluctantly, relinquished much of her "home" life, while Mr. Baldwin devotes himself to the service of his country.

But, secretly, they are both looking forward to the time when they can retire quietly, and devote themselves to the interests that they love best. And there is no doubt that often their thoughts turn to Astley Hall, their Worcestershire home.

At times Mrs. Baldwin remembers how, as a young wife, she devoted her whole time to her family, and how, for many years, her "hobby," as she says, was her nursery and her schoolroom.

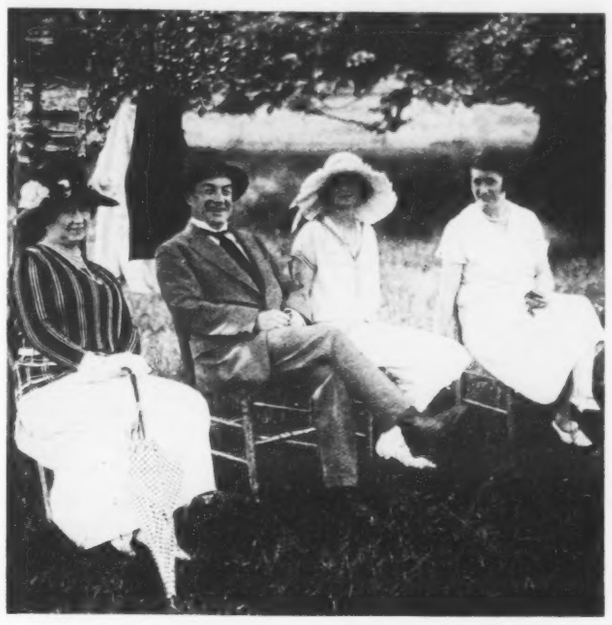
It was, too, during those early married years, when Mr. Baldwin was a young Member of Parliament trying to make his way, that Mrs. Baldwin first carried out the ideal of a wife's duty, that she is now performing as the wife of the Prime Minister.

Sometimes she remembers Astley Hall as it was during the War, when, assisted by her daughters, she equipped and ran a small house as a convalescent home for the soldiers. For this she received the C.B.E.

Astley Hall, like the boudoir at 10 Downing Street, bears the stamp of Mrs. Baldwin's personality. It is full of antique furniture which she is fond of collecting, and includes an Elizabethan bedstead. The oak-panelled hall there is hung with samplers which she collected soon after her marriage.

The atmosphere of Astley Hall is very friendly, for nearly all the domestics there are old family retainers who have been with the Baldwin family for years. Perhaps Mrs. Baldwin's happy knack of perfect confidence in her helpers has something to do with this.

The Prime Minister's family is known and loved in this district, for its members have been the prime movers in many good works. Among other activities Mrs. Baldwin, for seven years prior to the War, ran a Domestic Training School at Worcester for girls who had just left the National Schools.



Hon. Stanley Baldwin, Mrs. Baldwin and friends watch a game of cricket played by the house staff at Chequers.

A RECENT PHOTOGRAPH OF MISS M. COCKSHUTT, OF BRANTFORD, ONT.

8-88 SPORT SEDAN 130-INCH WHEELBASE 80 MILES PER HOUR

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AUBURN AUTOMOTIVE COMPANY, AUBURN, INDIANA, U. S. A.

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Your Next Car

AUBURN

The Vogue for Blue in Paris

TALKING to a man interested in the handbag trade the other morning, he told me he could not get a sufficient number of blue handbags.

"We sell them as quickly as they come in, but we get held up for supplies because the skins have to be dyed, as there are not enough blue skins ready to meet the demand."

That is just one straw which shows the way the wind of fashion is blowing in the color direction.

The attraction many women felt for the blue gowns and suits shown at the early openings has increased as the days have gone by. Not all tints of blue are suitable for outdoor wear, as they fade in a bright sunlight, and not all tints are good by artificial light, because some go greyish and lose their beauty, while others go distinctly mauve. In any event a blue shade should be chosen with care, and one to be worn in the evening ought to be tried under a strong, as well as a subdued, artificial light.

Between the "difficult" tones of blue there are many which are wholly delightful. In the dull navy tints they present a very welcome change from the many beige and beige-rose shades women have been wearing so much, and in the cornflower and periwinkle tints they are a most colorful and unusual addition to the color scheme in the ballroom. They are becoming to both blonde and brunette alike, and what a background for pearls!

The very latest blue is a dull turquoise washed over with sea-green. You have probably seen turquoise ornaments which showed the exact shade I mean—pale green seeming to steal into the midst of mysterious blue. This uncommon color is at its best in chiffon velvet, but it is also delightful in crêpe shot with silver or taffetas.

One of the great designers in the rue de la Paix is trying hard to make cobalt blue popular, but I do not think he will succeed. These bright, rather hard, blues are rarely becoming; nevertheless they are in evidence just now. Cobalt blue Kashmir serge was rather effectively used for a tailor-made, trimmed with a little civet-cat fur, the skirt pleated and the coat cut in sac fashion with wide pagoda sleeves.

Sapphire blue chiffon embroidered in copper and hemmed with mink shaped itself into a glorious evening wrap, lamé shot copper and blue forming the lining. An extravagant but attractive combination, this mélange of transparent chiffon and rich fur. I have seen a really magnificent evening wrap made of pale beige Indian gauze embroidered in silver, which had a deep hem of beige ermine and linings of silver lame. This wrap accompanied a little flounced frock made entirely of silver tulle.

Loveliest of Lovely Things

Loveliest of lovely things are they
On earth that soonest pass away.
The rose that lives its little hour
Is prized beyond the sculptured flower.

Most of my clergy are breaking the Fourth Commandment every week by working seven days instead of six.—*The Bishop of St. Albans.*

Courage isn't lack of fear; it is standing your ground in spite of fear.—*Henry Churchill King.*

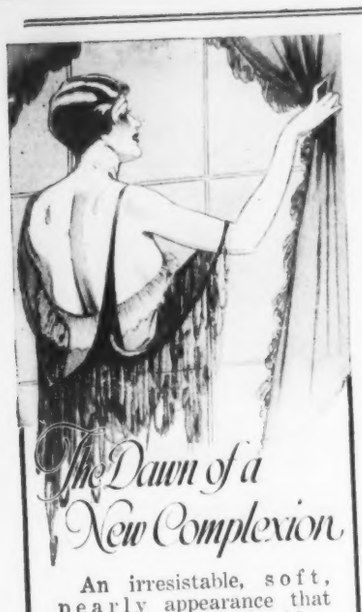
AN EASTERN HOLIDAY IN A PLEASANT PLACE

Pictou Lodge, Pictou, N.S.

Pictou Lodge, near Pictou, Nova Scotia, will solve the problem of your eastern holiday this year. Imagine spending a few weeks by the ocean with a log bungalow colony as a home.

This delightful Lodge caters to those who wish a really different vacation setting. It nestles among the pines, and round about are smooth courts for tennis, broad driveways for motoring, swift streams for fishing and a tricky course for worth-while golf.

Full information about this "different" summer resort will be gladly supplied you by any Agent of Canadian National Railways.



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"So refreshing after reading and sewing"

Millions of women now use *Murine* to refresh their Eyes after reading and sewing. It instantly relieves Eye strain and prevents more serious trouble. Make it a point always to use this harmless lotion after using your Eyes continuously. It's *so* invigorating. At your druggist's.

MURINE FOR YOUR EYES

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Use Johnson's Baby Soap for Baby's bath.

Use Johnson's Baby Cream to relieve roughness, rash or any skin disorder.

My Lady's Dressing Table

AT LAST, the summer has come to us again!—and precious indeed seem the days of gold and the twilights of silver and purple, who cares if the rays of the sun be bright, so long as they bring us the longed-for summer with its bloom and its fragrance? It is for such a little while, after all. The petals of the rose have fallen on the garden paths, the petals of the poppies have shed their silken scarlet on the August breeze. Life, itself, as the poets remind us, is like a summer day.

They are not long, the weeping and the laughter,
Love and desire and hate;
I think they have no portion in us after
We pass the gate.

They are not long, the days of wine and roses;
Out of a misty dream
Our path emerges for awhile, then closes
Within a dream.

What a comfort it is, after all the fever and fret of petty woes, to remember that it is all only a dream and that we shall wake some day to find our brightest dreams come true and nothing gone but sleep. We allow the dust of every day to drift into our hearts and the worries of little minds to bring wrinkles to our cheeks and brow. Beauty is all around us, if we will only open the windows to let the sunshine and the rose-perfumed wind blow through the brain and drive out all thoughts of greed and gain. Let us listen to the great masters and forget the jazz discord which is but a passing fashion. Peace and poise will be ours for the asking, if we will but close the gates on the shrieking mob and open the entrance to the magic garden where the elms of centuries' growth spread their shelter and the roses and lilies of joy and peace teach us their wisdom.

Correspondence

Inquirer. There is no necessity to apologize for writing to this column, as it is entirely natural for a woman to wish to look as well as possible. However, when you say that your skin is "something fierce," I think you must be exaggerating your sad state. Surely you are too young to have become hopeless regarding your complexion, which ought to be at the "cream and roses" stage. In the first place, is your health good? Do you allow poisonous waste to clog the system? If so, your complexion will be sure to suffer. It will be dull and lifeless and you may even be afflicted with pimples. So hasten to the helpful yeast or to milk of magnesia and you will receive much benefit therefrom. Then you may resort to a good lotion and a cleansing cream—to say nothing of a skin tonic.

* * *

Beatrice—Dear me, one cannot imagine a Beatrice bobbed. Beatrice naturally suggests all that is dignified and "blessed." So, please try to save your pale gold locks (I'm so glad they are gold) and you will please not only yourself but all who behold your crown of glory. A woman told me the other day that one of her joys in church every Sunday morning is gazing on the red-gold coils of Elizabeth B—'s hair. There is no attraction which woman possesses that gives more pleasure to others than "a fine head of hair." There is something so radiant about a well-brushed and "polished" crown of glory. Wherefore, Lady of the Blessed Name, please keep your golden crown in shining order. I am sending some private advice.

* * *

Naomi—I hope there is a nice Ruth somewhere who will be a true comrade to you. Yes, I can give you the name of someone who gives the feet expert care. It is curious how very uncomfortable we can be made by even the tiniest of our toes. So, it is a wise precaution to have the feet treated by someone who knows the art of giving us a comfortable "understanding." There is a sense of great ease which comes from being becomingly and properly shod—and we should like first to have each toe in a cornless condition. Fortunately the vogue for tight shoes or tight corsets is quite vanished—and you can feel that your shoes are "made for you."

* * *

Summer Girl. Of course, if you are going on a long trip, it would be well to take a good supply of face cream and skin tonic. Perhaps you are aware that it is dangerous to use cold water on a sunburnt face. It only makes the burn more scorching, and the last state of that face is worse than the first. Use a good cream at once and wipe off gently. Then, an hour or two after, you may bathe the face with tepid water and soap. Some, however, prefer no water, at all, until the burning sensation has departed. It is surprising how very sore the face can become from sunburn; and a very unsightly scar may be left if one is not careful. However, in spite of mosquito bites and sunburn, the summer months are the crown of the year, and I am glad you are spending them in such a delightful spot.

* * *

E. S. I am sending you the names of several face creams, any of which should prove beneficial. Of course, you are a wise and sensible girl to try to look as well as possible. The old Puritan idea that dullness and drabness are a virtue has been entirely discarded by this generation. Rose-colored glasses are the fashion—and a very pleasant fashion it is! May I remind you, at the risk of appearing tiresome, that to look one's best requires daily devotion to the rites of the Dressing Table. I am sure that you will notice an improvement in less than a month, if you will observe the elimination of poison and use a softening lotion for the skin.

* * *

Isabel. I do not care for the preparation about which you inquire. In such a case, it is always well to take the advice of one's family physician. It is his business to know all these matters, and with anything really affecting one's health it is always well to "play safe." As for the trouble with the feet, it is no small affliction to have them aching and burning in these days. Use a good powder on them every night, and try an alcohol rub for refreshing them. Of course, I do not need to warn you against wearing tight shoes, for the modern shoemaker has discovered how to unite shapeliness and comfort. Let us hope that the "toothpick" shoe will not return to squeeze and torture our unfortunate toes.

LE DERNIER CRI ON THE GOLF LINKS

On the links, smart Parisienne chooses jumper frocks from Worth. At left, navy blue with vest effect in combed grey wool. At right, grey kasha tulla skirt topped by novelty Scotch knit fabric. Note new bracelets in leather and gold alternated. Hats from Agnes, golf accessories from Hermes, and shoes from Julienne.

Valerie

Philosophy

Here I say a requiem
For my dead desires:
Dreams of glory, love and joy
In Life's sharp fires
Are burnt away,
Well-a-day!

Only scattered ashes,
Grey as ageing hair,
Are left of the imaginings
Once so fair.
What's to say
But well-a-day?

May my hopes and fancies
Rest in peace;
And my young ambition
From troubling cease:
So I pray....
Well-a-day!

Kathleen Lee.

TAFFETAS hats made to match some special dress or tailor-made charming when simply trimmed; but the same shapes look provincial when loaded with artificial flowers. A delightful little black taffetas cloche shape had a band of black and white corded ribbon round the crown and directly in front a beautiful cut-steel buckle.

A KAWARTHA LAKE HOLIDAY IS A FINE TONIC

When planning your vacation, consider a holiday among the Kawartha Lakes. Loaf around in the Kawartha sunlight—fish to your heart's content in Kawartha's score of pretty lakes and shadowy rivers—or slip past jewel-like, emerald green islands in a graceful canoe.

Tonic—it's all about you—in the woods, and the air and the water. You'll come back from a Kawartha Lakes holiday with an enthusiasm that will last till holiday time comes again. An attractive folder has been prepared telling you all about it, where to go and how to get there. Your nearest Canadian National Railways Agent has a copy for you.

Is good food

ruining good gums?

DAY after day we go on eating our soups and our souffles, our creamy casserole dishes—all these soft, fibreless foods, which are so easy to chew, so harmful to our teeth and gums.

No wonder tooth decay and gum infections are increasing. Gums, especially, need to be stimulated—need to be cared for—need to be roused to life, and the dentist will tell you that daily massage with the tooth brush is by all odds the best way to counteract gingivitis, soft gums and other more serious troubles of the gum tissue.

Care of the Gums is vitally important

By massaging the gums you supply the need of healthy stimulation to the tissues of your gums—the stimulation that nature intended your food to give, but which it fails to supply.

By using Ipana Tooth Paste in cleaning and massage, you increase the good effect. For Ipana contains ziratol, an antiseptic and hemostatic, which dentists have used in their work at the chair to restore softened tissues to their normal tonicity.

Ask your Dentist and then Switch to Ipana

Hundreds and hundreds of dentists are recommending gum massage and Ipana. Perhaps your own dentist is one of them. Ask him about Ipana, and when he says yes, get your first tube at the nearest drug store. You'll find it both effective and delicious. For thousands of people with perfect gums use it always for its taste alone.

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THE Delicious Dozen! Twelve crested emerald bottles of "Canada Dry" waiting for you in a handy carton.

How appealing this Hostess Package looks as you see it standing proudly on the dealer's counter! What a treasure-chest of delight it proves to be when you take it to your home!

Twelve bottles of "Canada Dry"! Twelve bottles to stow away in the pantry for that unexpected time when good friends call!

To serve at dinner on Sunday night when you've planned something very special for your family or your guests. To give to the children when you want to be sure of a good and pure drink. To keep (*if you can!*) for a refreshing treat on an afternoon or evening when you just don't feel like going out to the store.

That's the fine thing about ordering "Canada Dry" in the Hostess Package. You know you will always have it handy when you want it most. Ask your dealer to show it to you.

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Write for Free Recipe Booklet

"Surprises on Ice"

Made in Canada by J. J. McLaughlin Limited
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CITY AND COUNTRY HOMES

How to Build Your Home Walls Right

OUTSIDE walls of solid masonry are sometimes built with air spaces in them, as in the tile wall. Or the solid brick wall may have these spaces included. There are various ways to do this so that cold and moisture will not penetrate. When these air-spaces do not exist in the wall itself, it is necessary for us to devise an air space between the plaster and the wall. We do this by putting strips against the masonry and nailing the lath to these. Plaster is then applied. Such a wall will be warm and dry. If it is built of good materials and good workmen are employed it will last a long time and will not give you any trouble. Depreciation will be low.

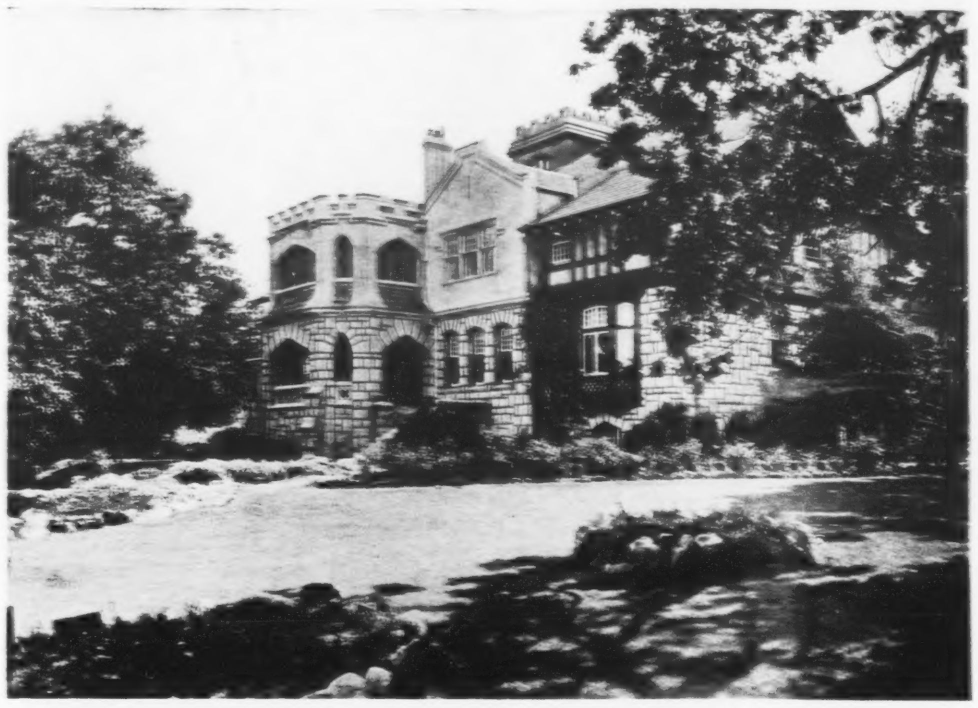
Think of brick and tile walls as a multitude of small blocks piled one upon the other. If the blocks overlap each other properly you have greater strength. Bonding is the name we give to this overlapping. It must go back into the wall as well as along the face of it. That is one of the first principles of masonry wall building. If the mason does not forget that the square and plumb are his important instruments, you will have another principle well observed, and then if the blocks are cemented together with a mortar generously made and skilfully applied you will have durability and strength.

But one thing more. The block itself—what about that? A well-burned clay unit, be it tile or brick, is something like a mass of impure glass. It has temper as far from that of a poorly burned product as Damascus steel is from pot metal. The better the temper the stronger it will be.

The old Babylonian kings turned out tiles and bricks, some of which have resisted the onslaught of 30 centuries, but we can do a better job of brick making to-day, for we have learned the secret of it. You don't have to build your walls of pot metal bricks and tiles, for there is plenty of the sound material.

We have come a long way in the building of walls since the cave man first learned to daub mud around reeds and the branches of trees. He built a temporary wall. When it rained it probably did not trouble him much to have a thin trickle of mud insinuating itself down his spinal column. Tight walls and roof did not mean much to him. Since that day we have learned how to build many kinds of walls—stone, brick, wood, tile, concrete—and we have learned that every one of them must be built with understanding to get the protection our dollars are intended to buy. It is easy to think of a stone wall as the strongest wall that can be built, but this is not necessarily true. Everything depends on the stone and the workmanship, just as it does with other materials used in wall building.

Do you remember how some great English sea fighter spoke of the "wooden walls of England"? He was telling about sea power—the protection of the "tight little island" and the emphasis was not on wood but on walls.



UPLANDS
Residence of Mr. Andrew Wright, Victoria, B.C.

Salad Days

NOW that the warmer weather is coming—or we hope so—thoughts turn again to the cool, fresh foods of summer, to crisp, inviting salads, long, iced tumblers of fragrant "cups", to strawberries and cream.

This is as it should be. We actually require different food in summer from what we eat in winter, and the healthy body knows it. There is not the same need for "calories"—heat-producing substances—which are abundant in fats and starchy foods. Instead of being stoked, the body wants, as it were, to be kept lubricated and freshened and purified of its own poisons.

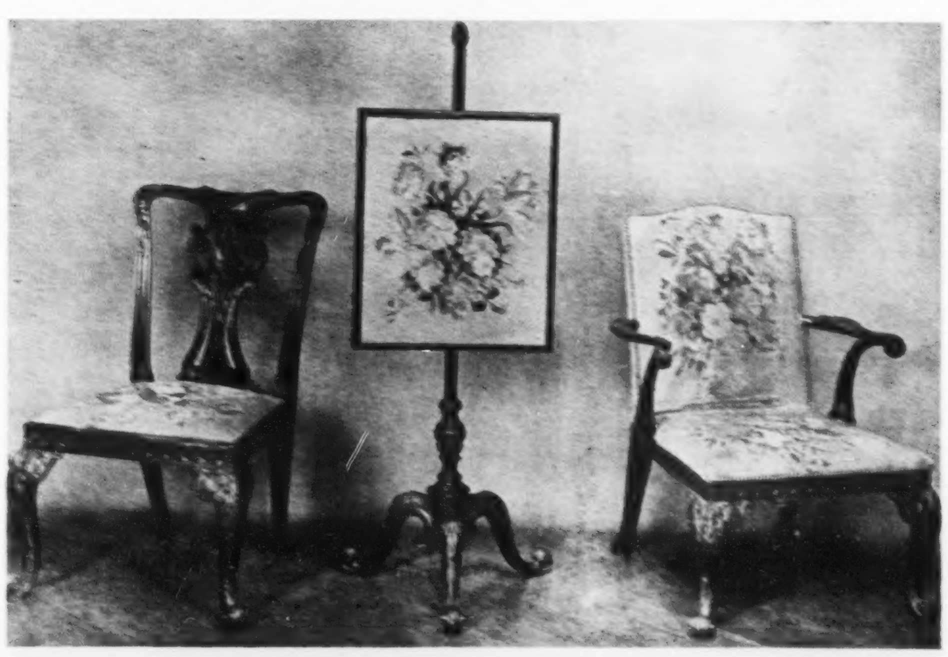
On the whole, you should eat rather less meat as the thermometer rises, and it should be lean and not fat meat.

Fruit and salads, of course, are veritable vitamin mines, and a good cos lettuce by itself is enough to tempt the most heat-jeaded appetite. The lettuce should be broken with the fingers, never cut. Contact with metal of any sort will spoil a salad, which should be mixed and served in a glass or china bowl with wooden or horn spoon and fork. Horn is really the best, because it is so light and unlikely to break a glass bowl.

Vinegar is much abused. Few people realize, for instance, how usefully it clears greasy dishes when added to the washing-up water, yet they will swamp the stuff over their salads and ruin them. One tablespoonful of the very best malt or cider vinegar to three of golden olive oil is quite enough, if you *must* have vinegar. But why not try lemon-juice instead? It is an appetising change and, the acid being a natural one, it harmonizes better with the other vegetable ingredients. To the really original hostess who likes to be known for her recherche dishes, I also recommend a mixture of lemon and Seville orange juice in the salad dressing.

We are so unoriginal in our salads! How often do you meet that most delicious ingredient in a well mixed salad—thin slices of apple? Tiny bits of orange pulp lend savor to the herbs and vegetables, and a thin layer of sliced banana laid on top of the crisp or lettuce leaves is delicious—the fruit acquires a quite new flavor under the gentle persuasion of oil and lemon-juice, and bestows a subtle distinction on the whole dish. It is also a most nourishing food.

Onions have spoiled many a salad. Their flavor is too strong and individual, and even when finally sliced they do not blend harmoniously with the other ingredients. The artistic "gastronome" uses beautiful green chives finely chopped and thoroughly mixed in. There is no discordant note, but a delicious, fragrant flavor which seduces the palate and invites the co-operation of all the other flavors in the dish.



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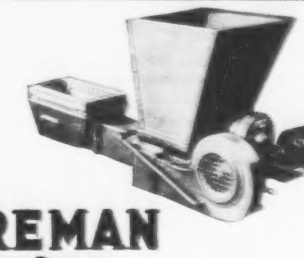

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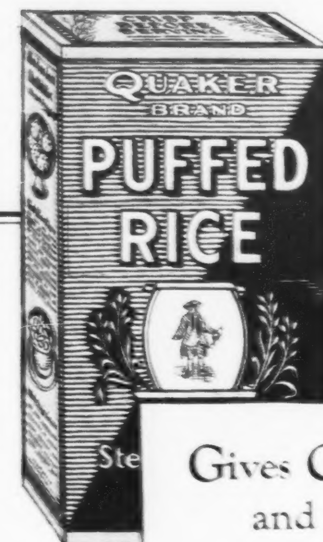

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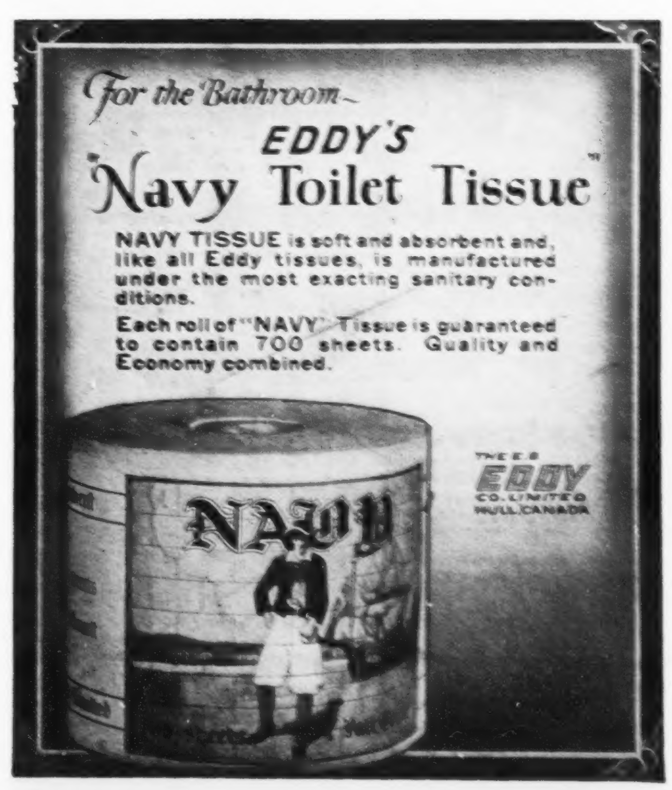

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Announcements

BIRTHS - ENGAGEMENTS
MARRIAGES - DEATHS
$1.00 PER INSERTION
All Notices must bear the Name and Address of the Sender

DEATHS

On Wednesday, July 13th, 1927, Vernal William Bradburn, only son of H. H. Bradburn, of Wellington Crescent, Winnipeg, Manitoba, and beloved husband of Kate Rowley Bradburn.

Hon. W. D. Ross, Lieutenant-Governor of Ontario, Col. Agar Adamson and Mr. Alfred Beardmore, of Toronto, spent the week-end with Mr. and Mrs. Stephen Haas at "Strathmore," their summer residence in Cobourg.

* * *

Mrs. Kerr Cronyn is again in Toronto after visiting her mother, Mrs. George Burton at Metis.

* * *

Mrs. Donald Bethune, of Timmins—formerly Miss Gwynneth Broughall—has been visiting in Toronto, where she was the guest of Miss Stephanie Davidson.

Mr. W. Herbert Cawthra, of Toronto, and Mr. Justice Rose, spent a few days recently with Mr. and Mrs. George Larratt Smith at Warren Island, Muskoka.

* * *

Mrs. Leonard Rees, wife of the Editor of the *Sunday Times*, (England), and widely known in Canada as the brilliant correspondent of SATURDAY NIGHT under the name of Mary MacLeod Moore, gave recently a very delightful reception at the Lyceum Club, London, England, for the Society of Women Journalists. An interesting feature of the occasion was an address on Journalism by Lord Birkenhead.

MRS. HUGH MILLER ROWE
This charming bride was formerly Helen Amy, daughter of Mr. and Mrs. C. W. Strathy, of Rose Park Crescent, Toronto. Mr. Hugh Miller Rowe, M.C., is the son of Mrs. J. G. Rowe, of Owen Sound, and the late Mr. Rowe. The marriage took place in the latter part of June at St. Simon's Church, Toronto. Mr. and Mrs. Rowe are residing in Montreal.
—Photo by J. Kennedy.

Miss Daisy Boulton and Miss Queenie Hoskin of Toronto, are guests of Mrs. F. Fox at Lake Simcoe.

* * *

Miss Bernice de Pencier of Gananoque, Miss Ruth Shean of St. Catharines, and Miss Ruth Sprott were week-end guests of Miss Eleanor Warde of Rowanwood Avenue, Toronto.

* * *

Mrs. Charles Swabey is again in Toronto after a sojourn at Jackson's Point.

* * *

Sir Thomas and Lady White, of Queen's Park, Toronto, are in Muskoka for the summer.

* * *

Miss Evelyn Darling, of Toronto, has been visiting her mother, Mrs. Warren Darling, at Pointe au Barril. Miss Darling is leaving shortly for England.

* * *

Mr. and Mrs. Geoffrey Beatty, of Toronto, left this week to spend the remainder of the summer on the Georgian Bay.

* * *

Sir Edward and Lady Kemp, of Toronto, spent the week-end at Lake Pidgeon.

* * *

Mrs. Hunter Ogilvie, of Queen's Park, Toronto, who has been visiting her sister, Mrs. H. G. Ross, in Vancouver, B.C., is now spending several weeks in Victoria, guest of another sister, Mrs. Crowe-Baker.

* * *

Mrs. Arthur Meighen of Toronto, is visiting Mr. and Mrs. Braddish Billings at their summer place at Lake Castor.

* * *

Miss Mable Gildisleeve is again in Kingston after visiting Madame Panet in Ottawa.

* * *

Miss Margaret Peck is at Cacouna from England, guest of her mother, Mrs. Esmond Peck.

* * *

Mr. William Stone of Oakville, left on Sunday of last week with Mr. W. C. Noxon of London, England, for a tour around the world, and will visit New Zealand, Australia, and India. They will spend about a month in each of these countries. They sailed in the *S.S. Aorangi* from Vancouver, July 27. Mr. Stone will return to Canada via England.

* * *

Sir Percy S. Bates, G.B.E., Liverpool, who is making his first Western tour, was a guest at the Empress Hotel, Victoria, for the week-end, later going on to San Francisco. He will return to the East by Chicago and New York.

* * *

Miss Margaret Laird of Toronto, is visiting Mrs. Grenville Rolph at Shanty Bay.

The Premier of England, Hon. Stanley Baldwin, Mrs. Baldwin, Captain and Mrs. Gordon Munro, Mr. Windham Baldwin, Lieut.-Col. Sir Ronald Waterhouse, K.C.B., E. J. Harding, C.B.; Hon. C. A. U. Rhys, M.P.; C. J. Norton, Hon. Mr. Malcolm and Mrs. Malcolm, Col. Cochill, Hon. J. C. Elliott, Brig.-General Porit, will be at the Casa Loma, Toronto, on August 6th.

* * *

Mr. Anthony Adamson, son of Colonel Agar Adamson and Mrs. Adamson, who has been at Cambridge University, England, is with his mother at Grove Farm, Port Credit.

* * *

Mrs. J. K. Osborne is at the Alexandra, Queen's Park Avenue, Toronto, for a few weeks.

* * *

Mrs. Gwyn Francis and Miss Betty Francis are again in Toronto after a visit to Mrs. Gordon Osler at Roches Point.

* * *

Miss Rigby of Port Hope, Mrs. Laird Miller of Vancouver, and a number of friends from New Jersey, who have been enjoying a trip through the Canadian Rockies, spent the week-end at the Empress Hotel, Victoria.

* * *

Mrs. Alexander MacPherson and Miss Jean MacPherson recently returned to Toronto from Lake Simcoe.

* * *

Mr. and Mrs. F. Fox of Toronto are at Lake Simcoe, where they have taken Mrs. Harcourt Vernon's cottage for several weeks.

* * *

Colonel and Mrs. John Bruce of Toronto, are spending some time in Muskoka.

* * *

Mr. and Mrs. H. Wright, of Chestnut Park, Toronto, have left for Crawford's Nitche in the White Mountains.

* * *

Mrs. W. J. Elliott of Toronto, has with her as guest Miss Betty Gunsaulus.

* * *

Mr. and Mrs. Boris Hambourg are again in Toronto after a holiday of three weeks, spent first in Ottawa and later at Bon Echo.

* * *

Mrs. W. H. B. Aikins of Bloor Street West, Toronto, has been spending the week-end at Eastbourne with her niece, Mrs. Harry Housser.

* * *

Mrs. W. Hendrie, of Hamilton, Ontario, is at her house-boat on the French River.

* * *

Miss Margaret Bull of Oshawa, recently spent a few days at Shanty Bay, guest of her sister, Mrs. Carlyle.

Mrs. Christopher Spencer, of Bexhill-on-Sea, England, who was recently the guest of her aunt, Mrs. William Cooke, Poplar Plains Road, Toronto, has been visiting Mrs. R. Michael Willes Chitty, of Glenview Avenue, who entertained at a small tea on Tuesday of last week in her honor.

* * *

Mrs. Somerville, of Toronto, and Miss Lorna Somerville, left this week for Murray Bay.

* * *

The marriage of Miss Georgia Carey Allan, daughter of Mr. and Mrs. George Allan, of Hamilton, Ontario, to Mr. Russell Welland Frost, also of Hamilton, took place recently at the summer home of the bride's parents at Bronte, Ontario. The ceremony which was performed by the Rev. Dr. W. H. Sedgewick, of Toronto, assisted by Rev. William Barclay, of Hamilton, took place on the terrace, against a background of evergreen and rock garden flowers. Miss Margaret Frost, a sister of the bridegroom, was maid of honor. The four bridesmaids were Miss Helen Allan, a sister of the bride; Miss Margaret Smyth, of Montreal; Miss Dorothy Zimmerman and Miss Jean McIlwraith, both of Hamilton. The ushers were Messrs. A. Porter, Niagara Falls, Ontario; A. Tremain, Ithaca, N.Y.; Edward Avery, Buffalo; Gordon Robertson, Belleville; Ewart Wilson, Cleveland, and Argue Martin, Herman Levy and Spence Allan of Hamilton. Mr. James Lindeman of Columbus, Ohio, was best man. The bride was gowned in traditional white satin and looked very charming. The bridesmaids' dresses were of delphinium blue, and the maid of honor's was of orchid color. The reception following the ceremony was held in front of the verandah, looking out over the terrace to Lake Ontario, against a background of shrubbery. Later Mr. and Mrs. Frost left for Montreal, to sail for Europe, where the honeymoon will be spent. Over two hundred guests were present.

* * *

Sir Edward and Lady Kemp of Toronto, are at their summer home at Bobcaygeon.

* * *

Madame Ethel Pantazzi, of Bucharest, arrived recently in Canada from Rumania, and visited her sister, Mrs. Walter Ramsay in Montreal, before going to Toronto to stay with her father, Mr. T. B. Greening. Madame Pantazzi will remain in Canada until the late autumn, and will return to Montreal for a further visit.

* * *

Mrs. W. H. Gooderham, Miss Gooderham and Mrs. Maitland Macintosh of Toronto, are at the Bigwin Inn, Lake of Bays.

* * *

Mrs. S. B. Gillard Wright of Toronto, is spending the summer at Charlottetown, Prince Edward Island.

* * *

Miss Avis Phillips of London, England, is spending the summer in Canada, Miss Phillips returns in November to sing the name part in Montiverdi's opera "Poppoea" with the Oxford University Operatic Society.

* * *

Professor and Mrs. Vander Smissen of Toronto, are at The Minnicoganashene.

* * *

Mr. and Mrs. Edwin J. Banfield, Mr. and Mrs. W. S. Phipps, Mrs. H. D. Burns, Miss Constance Burns, Mr. Stanley Thompson and Mr. H. McCoullough of Toronto, are staying at Banff Springs Hotel.

* * *

A very pretty wedding took place at Knox Church, Port Dover, on Saturday, July 16th, when Marion Isabel, daughter of Mr. and Mrs. Arthur G. Anderson, was married to Dr. Gordon Tait Greig, youngest son of Mr. and Mrs. Robert Greig of Collingwood. The service was conducted by the Reverend Donald MacInnes. The bride was charmingly gowned in white satin with insets of tulle and pearls. Her veil was of lace and bridal tulle caught at each side of the head with a small cluster of orange blossoms. She carried a shower bouquet of orchids and lily of the valley. The bridal attendants, Miss Edith Sexsmith, maid of honor, and Miss Dorothy Anderson and Miss Sally Hawkins, bridesmaids, wore attractive frocks of taffeta in bouffante style shading in color from maize to rose, with picture hats to match. They carried Pernet roses and single astors tied with mauve chiffon. Mr. Roy Greig, brother of the bridegroom, acted as best man, and the ushers were Dr. Arthur Mair and Mr. William Houston. Miss Mary Schilz played the wedding music and, during the signing of the register, Mrs. Donald MacInnes sang "All Joy Be Thine." Following the ceremony, a reception was held at the home of the bride's parents, where the guests were received by the bridal party. After a short stay in Muskoka, Dr. and Mrs. Greig will make their home in Detroit. Out of town guests were present from Toronto, Kingston, Collingwood, Detroit, White Plains, N.Y., and other places.

A RECENT PHOTOGRAPH OF MISS PHYLLIS COCKSHUTT, OF BRANTFORD, ONT.

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If Cuticura Soap is used daily, assisted by Cuticura Ointment when necessary. They do much to prevent blackheads, pimples and other unsightly eruptions, and to promote permanent skin health.
Sample Each Free by Mail. Address Canadian Depot: "Stenhouse, Ltd., Montreal." Price, Soap 25c. Ointment 25 and 50c. Talcum 25c.
Cuticura Shaving Stick 25c.

By Carmarthen Bay

Behold the happy three,
Wading knee-deep through windy hyacinths
Against a beryl sea!

Dear wife, if only we
Might hold them ever thus in idleness
Of April innocency!

Ah no! not so, not so!
Rather 'tis our exceeding happiness
To watch our children grow—

Springing and burgeoning
In the sweet light of heaven, or, storm-beset,
Still bravely flourishing:

Gaining from winter's stress,
No less than from the idle summer-tide's
Full golden blessedness:

And as, in love with life,
They swiftly grow to man and womanhood,
Even more ours, dear wife—

Even more surely ours
Shall be their wise young hearts than when they played,
Flower-like among the flowers:

While still, in memory,
Three happy children among hyacinths
Shall frolic by the sea.

Wilfrid Gibson.

CIVIC HOLIDAY — REDUCED FARES CANADIAN PACIFIC RAILWAY

Specially reduced fares will be in effect on the Canadian Pacific Railway from Toronto to 243 different points in Ontario over the holidays. Tickets will be good for travel on all afternoon trains Friday, July 29th, and on all trains July 30th and 31st, and will be good for return on Monday, August 1st. Ask Canadian Pacific Agents for fares and other information.

Fur and Fragility

NOW that smart women have delighted everyone by appearing in real "summery" attire, one can say for certain that summer frocks are in.

Fur and fragility is the keynote this year of the models I have seen. They give to their wearers a soft and very feminine air. Slick efficiency is strictly reserved for the strenuous wearers of tennis frocks. At other times we are all almost fluffy and just slightly pre-War-ish. Skirts, of course, are still very short, though I have seen a few daring departures with long draped skirts and uneven hems.

One very smart frock I have just seen was for wear at the races. It was of fine light grey lace with wide shaped sleeves, and was worn under a georgette coat of the same shade. The coat showed the new transverse tucks, and had collar and cuffs of a delicious bluish-grey fur. Grey shoes and stockings, of course, and a grey crinoline picture hat trimmed with satin ribbon and sequin-embroidered lace completed the ensemble. The wearer, to give the final touch, should carry a frilled and frivolous—but not bizarre—grey parasol.

Air-fairy chiffon for frocks is coming into its own. Coats and skirts of it are to be trimmed with matching fur on the pockets. At the neck the fur collar proper is now less often seen, and coats are to have long narrow strips of fur encircling the neck and falling loosely away. Sometimes the strips are tied like the ends of a scarf. Even muffs—of the same fur as that on neck and pockets—are coming back after many years of exile.

Capes are very smart. I saw one the other day of Margot lace in black and beige over rose beige georgette. It had a collar of hare and long scarf ties in georgette. These capes, which will be much seen at Ascot, should never, of course, be worn with anything but a large hat. The wide brim is needed to give grace and balance.

Black can never be wrong, especially for older women, and often it can look more *chic* than many fanciful creations. Black georgette was the material of an attractive and graceful cape wrap. It had a scarf-end collar and a long trimmed fringe.

Coming to minor details, the posy has descended. It is worn no longer on the shoulder, but just in front of the left hip. Veils are more decorative than useful. Of very fine black lace, they dip a little below the brim on one side, and then down to swathe the neck. The face is not obscured, and, if the wearer has one of those clear olive complexions, the black lace provides an admirable foil to it.

Put in His Place

THE tantrums of operatic singers are well known, and it will be hard to cap this story of how Anselmi, the famous tenor, once had the wind taken completely out of his sails. He had been invited to dine with the Grand Duchess Cyril of Russia. "The singer accepted, but added very rudely that if H. R. H. imagined that by asking him to dinner she was going to get him to sing for nothing, she was very much mistaken. When Anselmi arrived he was sent into dinner with the least important person in the room, and after dinner the Princess asked him whether he played bridge; he didn't, so had to be left out when the tables were being made up. Bored at being left out, he wandered about the room humming to himself and singing a note or two as if to test his voice, began to sing, upon which the Grand Duchess sent one of her ladies to ask him if he would kindly stop humming as it disturbed the bridge-players!"

Our Practical Royalty

FEW people know that the Duchess of York went to a baby clinic to learn practical mothercraft. That is what we like about the Royal Family, they are all so practical and thorough. When the Queen pays a visit to kitchens or nurseries, not a detail, however small, escapes her eye, and when Princess Mary and Princess Arthur of Connaught visit hospitals, their technical knowledge surprises those who forget that each has had a full hospital training. They all have a real knowledge of things, not just a superficial smattering.

The public reception and dance in honor of Their Excellencies, held in the Georgian ballroom of the Admiral Beatty Hotel, St. John, on Tuesday night of last week, at which over 400 citizens were present was one of the outstanding events of their visit to the city. The Governor-General and Lady Willingdon received the guests, assisted by Mayor White and Mrs. White. The officers of the Saint John Fusiliers were in attendance as the guests filed into the ballroom and were presented. Lt.-Col. N. P. MacLeod announced their names, as they met Their Excellencies.

MRS. ROBERT H. SMITH
Formerly Mary Wheelock, daughter of Mr. and Mrs. Campbell Humphrey, of Poplar Plains Road, Toronto, whose marriage was a recent smart event in Toronto. Mr. Smith is the son of Mr. and Mrs. Robert Neil Smith, of Bassettelerie, St. Kitts, West Indies. The marriage took place in St. James Cathedral before a very large number of guests.
—Photo by Mr. Lyonde and Sons.

Lady Willingdon wore a handsome gown of silver cloth, with court train and silver slippers and stockings to match, a diamond tiara adorned her hair. The D.B.E. Ribbon and many other orders were worn by Her Excellency. Mrs. W. W. White was becomingly gowned in orchid panne velvet with satin brocaded trimmings and silver slippers and stockings. The ballroom was magnificent in its decorations. Roses and potted plants were artistically arranged both in the ballroom and promenade adding their beauty and fragrance to the scene. Ferns also enhanced the charming decorative scheme. A buffet supper was served to the guests in the main dining-room, beginning at 11 o'clock.

* * *

Delightful in every detail was the luncheon given in honor of Her Excellency Lady Willingdon, by the local branch of the Women's Canadian Club of St. John, N.B., at the Admiral Beatty Hotel on Wednesday afternoon of last week. Her Excellency was most becomingly gowned in biege crepe satin and wore a deep wine colored picture hat trimmed with a wide velvet band and a pretty spray of matching flowers. At the head table, which was graced by the Vice Regal guest of honor, an artistic decoration scheme was carried out in pale pinks and blues with beautiful peonies, and lupine and five miniature statues of H.R.H. the Prince of Wales added much to the appropriate effect. Covers were laid for eleven. Those seated at the table with Her Excellency were: Mrs. R. B. Osborne, lady in waiting, wearing a smart all black costume, Mrs. Gordon S. MacDonald, president of the local Women's Canadian Club, who wore a frock of white georgette and shadow lace, with white shoulder flower and large black picture hat, Lady Hazen, gowned in pale grey chiffon with a Fitch neck fur and large black hat; Mrs. Walter W. White, in moss green over sand with sand and green hat to match; Mrs. Francis Ayscough, of St. Andrews, who wore orchid georgette over white, with orchid hat trimmed in velvet of a deeper shade; Mrs. J. B. M. Baxter, wearing Nile green, with large white picture hat; Mrs. Gustave A. Kuhring, former president of the Saint John Women's Canadian Club, gowned in white and black with small hat to match; Mrs. Sherwood Skinner, first vice-president, wearing navy blue and sand figured chiffon with black hat; Mrs. J. H. Doody, second vice-president, in a powder blue costume with small hat to match; Mrs. F. C. Beatteay, third vice-president, wearing rosewood crepe with hat of the same shade, trimmed in a darker shade of velvet. Three smaller tables, each laid for six, and each attractively decorated with peonies and blue lupine were arranged at the ends and in front of the head table, and were reserved for the executive of the Women's Canadian Club, and the visiting representatives from St. Stephen.

* * *

Mrs. Frances Ayscough, authoress, sent out invitations for a tea to be held, the weather permitting, at "The Log House," MacMaster's Island, in honor of their Excellencies Lord and Lady Willingdon, during the Vice Regal visit to St. Andrews-by-the-Sea. Should the weather prove inclement, the function was held at Mrs. Ayscough's home, "Top Side," St. Andrews.

The Hon. Mr. Justice H. T. Kelly and Mrs. Kelly and Miss Anne Kelly, Toronto, are spending several weeks in the West. Travelling by way of Banff and Lake Louise, they were guests at the Empress Hotel, Victoria, recently, and after a cruise to Alaska and the Yukon, will return to Vancouver before leaving for the East.

* * *

Mrs. John W. McKean of Montreal, formerly residing in Saint John, is spending the months of July and August, at the Kennedy House, Rothsay, N.B.

A very delightful tea was given by Lady Hazen on Tuesday at her residence in St. John in honor of her two daughters, Mrs. Malcolm McAvity and Mrs. Douglas MacAuley, of Montreal. Peonies and yellow and white irises predominated in the drawing room decorations where the hostess received. In the dining room an exquisite old silver flower bowl containing peonies, yellow lilies and columbine occupied the centre of the handsomely appointed tea table over which Mrs. Malcolm MacKay of Rothsay, and Miss Sidney Smith of Saint John, presided. Miss Ethel Sidney Smith assisted the hostess in the drawing room. Among those present were Mrs. Malcolm McAvity, Mrs. Douglas MacAuley, Montreal; Mrs. Busby, Mrs. George K. McLeod, Mrs. Hugh Bruce, Mrs. Geoffrey Stead, Mrs. Calvin Lord, Mrs. Charles Coster, Mrs. T. A. Somerville, Montreal, Mrs. A. C. Larter, Mrs. Victor D. Davidson, Mrs. Harold G. Wood, Mrs. Hugh Mackay, Mrs. J. D. P. Lewin, Mrs. John E. Sayre, Mrs. Malcolm Mackay Jr., Mrs. R. Hovey, Mrs George Mc A. Blizard, Mrs. F. Gordon Sancton, Mrs. Gerald Hiam, Mrs. Lawrence MacLaren, Mrs. Edward Mallet, Galt, Ont.; Mrs. Gleyden Campbell, Weymouth, N.S.; Mrs. Beverley Armstrong, Mrs. Suton-Hutton, Montreal; Mrs. W. H. Harrison, Miss Leslie Skinner, Miss Margaret MacLaren, Miss Barbara Jack, Miss Ruth Starr, Miss Audrey McLeod, Miss Frances Kerr, and Miss Isobel Somerville, Montreal.

* * *

Mrs. George Hooper and little son, David, of Ottawa, are visiting Mrs. Hooper's parents, Colonel Murray MacLaren and Mrs. MacLaren, at their home in Coburg Street, Saint John.

* * *

Mrs. George K. McLeod and Mrs. Busby were hostesses on Friday afternoon at bridge at their residence in Wellington Drive, Saint John, in honor of Mrs. R. A. Howell of Montreal, Mrs. T. A. Somerville, Montreal, and Mrs. Bartlett of Charlottetown, P.E.I.

* * *

Mrs. W. F. Todd, wife of the Lieut.-Governor of New Brunswick, entertained their Excellencies Lord and Lady Willingdon at a garden party on their grounds at Saint Stephen, New Brunswick, during the visit of the distinguished visitors to Saint Andrews-by-the-Sea.

* * *

Mrs. Allan G. McAvity gave a delightful bridge at her Rothsay, N.B., home on Thursday evening in honor of Mrs. Hazen Hansard, of Montreal.

* * *

Miss Hildegarde Langfeldt, daughter of the Rev. Dr. and Mrs. Langfeldt, The Rectory, Devil's Lake, North Dakota, is visiting her aunt, Miss Harley, "Ashdene," Orillia, Ontario.

* * *

Mrs. Victor Goad, who has been the guest of Dr. Charles Harriss, "Earnscliffe," Ottawa, for the past two weeks, has returned to Toronto and will spend the remainder of the season with Mr. Goad and her children at the Island home of Mr. Goad's parents, Centre Island.

* * *

Miss M. Milne, of West Avenue, Hamilton, and niece, Miss Betty Earwaker, are summering at Lake of Bays.

* * *

Miss Helen McLennan of Lindsay, is a guest at the Banff Springs Hotel.

* * *

Mrs. H. B. Anderson of Toronto, is again in Toronto from the Lake of Bays.

* * *

Miss Catharine Proctor and Miss Anne Proctor of New York, are visitors in Toronto, guests of their mother, Mrs. C. Proctor.

* * *

Mrs. A. Macdonald and Mrs. Harold Beatty have been guests of Mrs. Arthur D. Miles in Cobourg.

* * *

Colonel and Mrs. Humphrey Snow, of Ottawa, were guests on Monday of this week of the Lieutenant-Governor of Ontario and Mrs. Ross at Government House, Toronto. Colonel and Mrs. Snow were *en route* to Muskoka.

* * *

Mr. and Mrs. Charles Heward of Toronto, are summering at Niagara-on-the-Lake.

* * *

Miss Gertrude Brock of Toronto, is the guest in Muskoka of Mrs. W. J. Fleury of Bedford Road, Toronto.

* * *

Dr. and Mrs. Murray Macfarlane of Toronto, are at Banff Springs.

* * *

Mrs. A. H. Walker is again in Toronto after a visit to Mrs. Arthur D. Miles in Cobourg.

* * *

Colonel and Mrs. George Royce have taken a cottage at Willow Beach, Lake Simcoe, for the summer.

* * *

Mr. and Mrs. Leighton McCarthy, the Misses McCarthy and Master J. McCarthy, of Toronto, have been travelling in the Canadian West, and spent several days at the Empress Hotel, Victoria. They are returning to Ontario by way of Lake Louise and Banff.

A CHARMING BRIDAL GROUP
Mrs. Edward Plunket Taylor, who before her marriage in June, in Christ Church Cathedral, Ottawa, was Winifred Duguid, daughter of Mr. and Mrs. C. M. Duguid, and her attendants, Miss Grace Ritchie and Miss Lucy Grout. Mr. Taylor is the son of Colonel and Mrs. Plunket B. Taylor, of Ottawa.
—Photo by Paul Horsdale.

The First Felts of Autumn

Recent Arrivals from the Smart Shops of the West End of London

A. The tucked-in-crown Cloche is one of the smartest, newest versions of Autumn. The trimming appliques are of felt. At $7.50.

B. The ripple brim skull Cap assumes various forms. Its steamed-in pleats are decidedly effective. At $7.50

C. The square-cut crowns are seen in several collections. It rises straight up at the front where it is loosely folded in, the back is lower. At $6.95.

Second Floor, The Robert Simpson Company Limited

The Earl of Ancaster, Lord Lieutenant of Rutland, and Lord Willoughby, Eresby House, Rutland Gate, London, who have been making a tour of Canada, were at the Coast recently, and spent a few days at the Empress Hotel, Victoria. They will sail shortly for England.

* * *

Mrs. A. P. Turner of Oakville, and the Misses Turner, recently left to sail in the *S.S. Empress of Scotland* for Europe.

* * *

Mrs. Norman B. MacLean, of Ottawa, Miss Sheila MacLean and Miss Emily MacLean, sailed on Tuesday, July 26, in the *S.S. Montroyal* for Europe, where they will spend two years.

* * *

Mrs. Ernest Budden, with her children, recently arrived in Canada from England and is spending the summer with her mother, Mrs. J. Hamilton, at Cacouna.

* * *

Mr. and Mrs. Mackenzie Randolph Campbell of Montreal, recently returned from their honeymoon, are at Mrs. John McMartin's summer place, Camp Massapequa, in the Adirondacts.

* * *

Mrs. Robert Macdonald of Ottawa, with her young son, Eric, is spending several weeks at Mulgrave, N.S.

Miss Margaret Black of Montreal, is in Scotland, guest of Sir Charles and Lady Gordon, at Torridon House, Ross-shire.

* * *

Mrs. W. Allan Black of Montreal, is at the Cascada House, Metis Beach, for the summer.

* * *

Mrs. Turnbull of Montreal, has been in Cacouna, where she has had Mrs. Hanbury Budden's cottage.

* * *

Mrs. W. H. Evans of Montreal, is at Metis Beach for a few weeks after returning from her camp in the Laurentians.

* * *

Mrs. Tancrede Brenvenu of Montreal, is summering at Pointe au Pic.

* * *

Mrs. Strachan Johnston, of Toronto, is at her island on Lake Joseph, Muskoka, where Miss Janet McCulloch, of Galt, and Miss Dorothy Towers, of Toronto, are her guests.

* * *

Mrs. Hilton Wilkes is visiting her parents, Colonel and Mrs. A. E. Gooderham of Toronto, at their island, Bohemia, in Muskoka.

* * *

Mrs. Richard Southam, of Toronto, and Miss Betty Southam, are spending the remainder of the summer at the Lake of Bays.

* * *

Among the pleasure yachts from the Royal Canadian Yacht Club, Toronto, who viewed the race won by the R.C.Y.C. Cara Mia, with Mr. T. K. Wade as skipper on Wednesday of last week, were the *Azara*, with Mr. R. S. McLaughlin and party on board; *Yolanda*, with Rear-Commodore N. Gooderham and party; *Anna Mildred*, a motor cruiser, with Mr. H. C. Hatch and party; the *Patricia*, with Mr. Ernest Macrae skipper and guests, Mrs. C. W. Rawlins of Rochester, Mrs. Sherman Hill of Kingston, Mr. and Mrs. J. W. Rathbun, Mr. and Mrs. C. E. Macdonald, Mrs. Peter Pangman, Miss Pipon, Mr. Keith Fisken, Mr. Bruce Taylor.

* * *

Mr. Clarence A. Bogart returned last week to Canada from abroad. He was a passenger in the *S.S. Empress of France*.

* * *

Major and Mrs. Skinner, of Montreal, are visitors in Toronto, guests of Mr. Justice McGee and Mrs. McGee.

* * *

The marriage took place at noon on Thursday, July 14, at Christ Church, Victoria, B.C., of Miss Betty Schofield, daughter of Rt. Rev. C. deV. Schofield, Bishop of Columbia, and Mrs. Schofield to Mr. Nairn Robertson, of Vancouver, only son of the late Mr. Arthur Robertson and Mrs. Robertson, of Vancouver. The ceremony was conducted by Bishop Schofield in the presence of a few immediate relatives. The bride, who was unattended, was given away by her brother-in-law, Mr. Harold J. Wilson, and wore a frock of white crepe de chine made simply, the skirt hemstitched in small squares of chiffon and georgette. With this she wore a picture hat of white georgette trimmed with a large white rose at the side, and her bouquet was a shower of Ophelia roses. The best man was Mr. Jack Hargraves, of Vancouver. Mr. and Mrs. Robertson left later for Vancouver en route for Banff and Lake Louise, where the honeymoon will be spent, the bride travelling in a smart tailored tweed suit of grey with coat to match and a green felt hat. On their return they will reside in Vancouver.

* * *

Mrs. Thorburn, of Toronto, left recently to join her mother, Lady Meredith, and Miss Caulfield at Scarboro Beach, Maine.

HISCOTT
Face Treatments

Wonderful relief to tired muscles, take away the strained look of worry and fatigue due to the social whirl. Come to us and let us make you look and feel as young as sixteen by our refreshing and rejuvenating facial treatments.

SUPERFLUOUS HAIR PERMANENTLY REMOVED

We are the oldest practitioners of Electrolysis, the ONLY permanent method of removing hairs from the face.

Booklet "X" on Request.

HISCOTT INSTITUTE, Ltd.
61F College St., Toronto 2.

Mr. and Mrs. Graham Thompson of Prince Arthur Avenue, Toronto, are at Metis.

* * *

Sir Robert and Lady Falconer, of Queen's Park, Toronto, are at Huntsville, Ontario.

* * *

Mrs. George Blaikie of Rosedale, Toronto, who recently returned to Canada from England, where she was the guest of her sister, Mrs. E. Peacock, of Curzon Street, London, and of her daughter, Mrs. Paterson, is with her son, Mr. Reed Blaikie, at Seaside House, Metis.

* * *

Miss Kathleen McMurrich, of Toronto, is at Wood's Hole, guest of Mrs. Edward Gardiner, of Boston, Mass.

* * *

Lady Eaton of Ardwold, Toronto, has taken a villa for the summer at La Baule, Brittany, France, where she is with her children.

* * *

Lady Hendrie, of Hamilton, Ontario, is visiting her daughter, Mrs. Hugh Owen of Montreal, at Cacouna.

* * *

Mrs. W. H. Pepler, of Toronto, with her two daughters and Miss A. Ewart, recently left for England where several months will be spent.

* * *

General and Mrs. C. H. Mitchell of Toronto, who recently spent a fortnight at Gaspe, are again at Murray Bay.

* * *

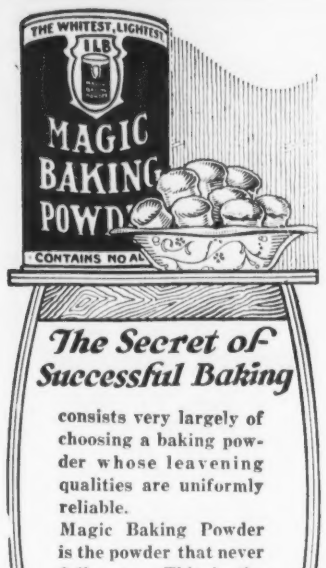
Mr. and Mrs. Percy Beatty, of Toronto, have recently been the guests in Barrie, for a few days, of Mrs. Hugh Calderwood.

* * *

Mr. and Mrs. B. B. Cronyn, who recently returned from Europe, are at Shanty Bay.

Behold the Fowl of the Air

Not only these can fly:—
My soul has wings.
Wherefore then lies she low
Mid earthly things?
Not only these can sing:—
So can my heart.
Wherefore then silently
Sits she apart?



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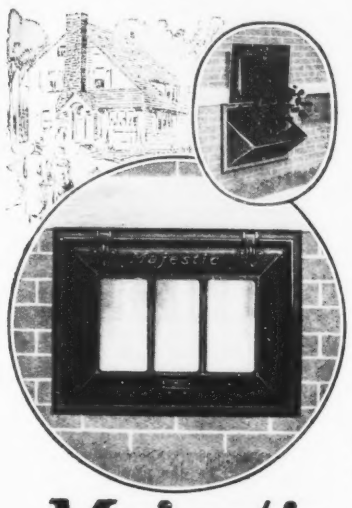
consists very largely of choosing a baking powder whose leavening qualities are uniformly reliable.

Magic Baking Powder is the powder that never fails you. This is the reason why it is by far the most popular baking powder in Canada.

MAGIC BAKING POWDER



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Write for catalog describing all styles of Majestic Coal Windows, Milk and Package Receivers and many other Majestic Quality Products you will want in your home.

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for Rheumatism

Don't suffer needlessly BAUME BENGUÉ will give you quick relief from the agonizing pain of Rheumatism. Its penetrating warmth relieves congestion and soothes the inflamed nerves.

Say "Ben Gay" to your druggist.

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BAUME BENGUÉ (ANALGÉSIQUE)

The Original Baume $1.00

For Free Sample Send 10c. to cover cost of packing and mailing:—
The Leeming Miles Co. Ltd., Montreal.

Their Royal Highnesses the Prince of Wales and Prince George, who are arriving at Quebec on Sunday, July 31, and are accompanied by the Premier of England, Hon. Stanley Baldwin, and Mrs. Baldwin, have among their suite Vice-Admiral Halsey, General Trotter, Major the Hon. Piers-Leigh and Capt. A. D. Lascelles. Premier and Mrs. Baldwin expect to have with them their son-in-law and daughter, Captain and Mrs. Gordon Munro; their son, Mr. M. W. Baldwin, Sir Ronald Waterhouse, Mr. Charles Bluys, and Mr. Hardinge. While in Quebec Their Royal Highnesses will be the guests at Spencerwood of the Lieutenant-Governor, Hon. Narcisse Perodeau, and his daughter, Mrs. Frank McKenna. The Premier and Mrs. Baldwin and their party will be at the Chateau Frontenac. After the Quebec ceremonies and festivities are over these very distinguished visitors will sail up the St. Lawrence to Montreal and later will go on to Ottawa and will be guests at Government House, where among other entertainments a garden party will be held by the Governor-General of Canada and Lady Willingdon in honor of the Royal visit.

* * *

Admiral Sir Charles Kingsmill, of Ottawa, was a passenger in the *S.S. Montroyal*, which arrived at Quebec last week-end.

* * *

Miss Terry Price of Quebec, is at Metis Beach, where she is spending several weeks.

* * *

Sir George and Lady Perley return to Ottawa this week from Biddeford Pool.

* * *

Sir James and Lady Owen, who have been in America since May, and who have been recent guests at the Banff Springs Hotel, sail from Quebec in the *S.S. Empress of Australia* for England on August 3.

* * *

Lady Holt sailed on Saturday of last week from Quebec in the *S.S. Empress of Scotland* for England.

* * *

Mrs. Hugh Mackay and Miss Elspeth Mackay of Montreal, who have been visiting Mrs. Mackay's father, Mr. J. N. Greenshields at Danville, sailed on Friday of last week for England in the *S.S. Ascania*.

* * *

Mr. and Mrs. Harry Southam, of Ottawa, are at their summer place at Portland-on-the-Rideau.

* * *

Mrs. N. MacLeod Yuile is again in Montreal from England. Mrs. Yuile was a passenger in the *S.S. Montcalm*.

* * *

His Excellency the Governor-General and Lady Willingdon were the guests-of-honor at a dance held recently at the Hotel Algonquin, St. Andrews-by-the-Sea. They were received by Lady Shaughnessy, Mr. and Mrs. Henry Joseph and Mr. J. W. Parkins, manager of the Algonquin.

* * *

Sir Hugh Denison, Commissioner for the Commonwealth of Australia, at Washington, D.C., and Lady Denison, who were in Montreal recently, spent a few days at the Empress Hotel, Victoria.

* * *

Sir Robert Borden is again in Ottawa after three months spent in England. Sir Robert with his nephew, Mr. Hugh Borden, were passengers in the *S.S. Empress of Scotland*.

* * *

Mr. and Mrs. A. S. Garneau, of Quebec, are spending a few weeks at Old Orchard, Maine.

* * *

Mrs. W. Markland Molson is again in Montreal from Metis.

* * *

Mrs. Kenneth Mappin of Montreal is entertaining at a luncheon on Tuesday of this week at the Royal Montreal Golf Club in honor of her sister, Miss Kathleen Taylor, whose marriage to Mr. William D. Benson will take place on Wednesday, August 3.

* * *

The Misses Jean and Marguerite Dupre are spending several weeks at Pointe au Pic.

* * *

Mrs. E. Joly de Lotbiniere, of Quebec, is spending the summer at Bic.

Miss Dagmar Falkenburg, daughter of Baroness Falkenburg of St. Cyrille Street, Quebec, was recently a week-end guest at Cacouna, of Mr. and Mrs. John Burstall.

* * *

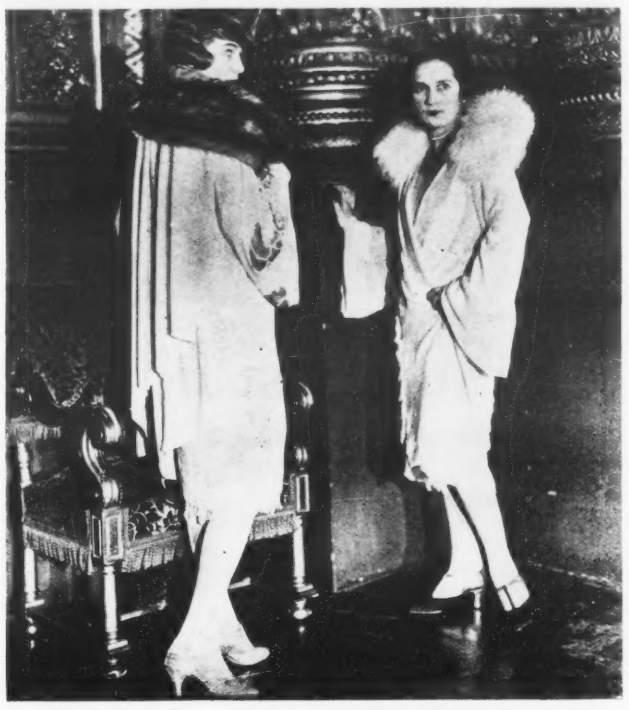
Mrs. Arthur Kitson, of Montreal, with her children, are at Ste. Irenee les Bains, where they are spending the summer.

* * *

Mr. and Mrs. A. W. P. Buchanan of Montreal, and Miss Audrey Buchanan are spending the summer at their place at Murray Bay.

* * *

Miss Betty Abbott, of Montreal, recently sailed in the *S.S. Megantic* for England to spend six weeks.



LOVELY FRENCH WRAPS

New evening wraps from Worth, of Paris, featuring new tiered effect in delicate hyacinth blue georgette and white transparent velvet trimmed with narrow fringe.

The Misses Ouimet, of Quebec, who were recently guests of Mrs. Frank McKenna at Spencerwood, are at Murray Bay, where they will be for the remainder of the summer.

* * *

Mrs. Ross Wiggs and Mrs. W. J. F. Evans are again in Montreal after visiting their mother, Lady Watson, in Quebec.

* * *

Major and Mrs. Raymond Garneau of Quebec, with their family are spending the summer at Notre Dame du Portage.

* * *

Mr. and Mrs. J. Wood, Mr. and Mrs. H. Parr, Mr. and Mrs. G. S. Soveys, Mrs. J. H. Donnell, Mrs. A. Livingston and family, Mr. and Mrs. H. S. Weppler Stuart Long and Dr. and Mrs. N. W. Pool are guests at the Chateau Frontenac, Quebec.

* * *

Dr. and Mrs. J. D. Bruce, Mrs. A. L. Lang and four children, Dr. A. H. Colquhoun and Mr. and Mrs. G. De Kresz, were recently at the Chateau Frontenac, Quebec.

* * *

Lady Price and Miss Willa Price, recently returned to Quebec from England. They were passengers in the *S.S. Empress of Scotland*. Captain Ruthven Stuart, Colonel W. H. C. Logan, Mrs. Logan and Miss Jean Logan also returned to Montreal in the same steamer.

* * *

Miss Anne MacIntosh, of Sydney, N.S., has been visiting her cousins, Hon. W. R. and Mrs. Motherwell in Ottawa.

* * *

In honor of Their Royal Highnesses the Prince of Wales and Prince George, Their Excellencies the Governor-General and the Viscountess Willingdon have issued invitations for a garden party to be held on the grounds at Government House, Ottawa, on Tuesday, August 2.

* * *

The principal entertainments to be given in Montreal during the visit of H.R.H. the Prince of Wales, H.R.H. Prince George and Premier Stanley Baldwin at the end of the month will be a dinner to be given by Mr. E. W. Beatty at the Mount Royal Club and a garden party at the residence of Senator and Mrs. W. L. McDougald, 25 Sunnyside avenue, on August 1. The distinguished party will stay at the Ritz-Carlton.

* * *

Miss Doris Spackman of Montreal, has been in Kingston, guest of Mr. and Mrs. Stewart Robertson.

* * *

The marriage of Miss Nanette Kennedy to Mr. Stanley Gardner takes place in Quebec on July 30.

* * *

Mrs. R. H. Gunn of Montreal and her daughter, Barbara, are sailing on Friday morning in the *S.S. Ascania* for England to join her sister, Mrs. Bernard Kerridge, of Calcutta, India, who is spending the summer in England. Mrs. Gunn will be away for two months.

* * *

Mr. and Mrs. A. R. Doble are in Montreal from England, guests at the Ritz-Carlton. They were passengers in the *S.S. Montroyal* which arrived last week-end.

* * *

Mrs. E. H. Cave-Browne-Cave of Montreal left on Friday of last week for Murray Bay to visit her sister, Mrs. Harold Kennedy, for a week and afterwards went to Quebec to attend the marriage of her niece, Miss Nanette Kennedy, to Mr. Stanley Gardner, which is taking place on July 30.

Miss Magdeleine Hebert and Miss Olive Garneau were in Quebec recently from Riviere du Loup, where they are spending the summer, to be present at the christening of the infant daughter of Mr. and Mrs. Robert Taschereau.

* * *

Lieut.-General Sir Richard Turner, V.C., K.C.B., K.C.M., G.D.S.O., and Lady Turner, of Quebec, were in Ottawa for a few days last week and guests at the Chateau.

COOL SUMMER OR WARM

Every day will be a balmy day in Muskoka throughout the season. And, Bala is the gateway to this lake and island wonderland. Bala is the jumping-off place for a holiday wilderness, for a land of rest and recreation, for an exhilarating change, for a muscle-limbering aquatic adventure, for a canoe trip, for a healthy appetite and everything that makes for a real vacation.

Bala! Four hours North of Toronto.

Bala! With accommodation for every purse and person. With steamer connections to all Muskoka points, and pleasure cruises.

Bala! With its carefree summer people. With its week-end special train fares.

Ask any Canadian Pacific Agent about Bala, or write to W. Fulton, District Passenger Agent in Toronto.

From London Daily Mail

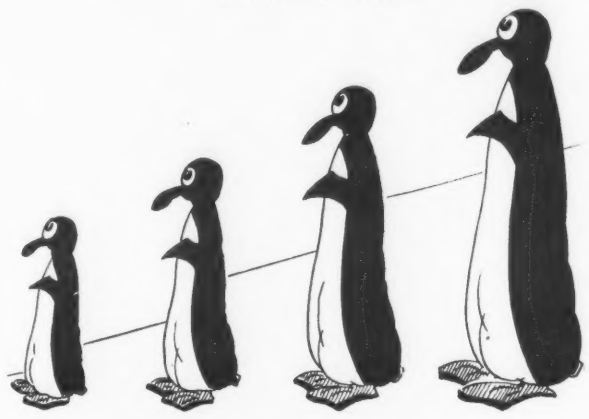
"'Alfred,' a penguin designed in cloth, is the latest fetish. 'Alfred' was born in Paris as a sequel to Lindbergh's lone flight across the Atlantic, and now that Chamberlin and Levine have repeated Lindbergh's feat, every airman in Europe is hanging 'Alfred' somewhere inside his plane. Nobody knows whence 'Alfred' got his name, but he has been adopted by airmen as their especial fetish, because a penguin is a bird that cannot fly and can only waddle clumsily along the ground."

Yes, Alfred the Penguin!

Latest Fad in Paris and London—the Mascot Lindbergh Was Given by the French People—the New "Pet" for Old and Young

OF COURSE, you'd expect a French mascot to be amusing, and Alfred le Pingouin is a very droll creature. Because the penguin is a bird that can't fly, they chose it with sly humor as a token for Lindbergh. Now airmen, movie stars, mannequins and the children in the parks are carrying Alfred. The rage has spread from Paris to London. And he's here, too—just arrived from France. You'll find him in Toyland. Such a pompous bird in his dignified black and white! Comes in four sizes from 6½ to 17½ inches tall, priced from 85 cents to $5.00.

—Sixth Floor, Yonge St.



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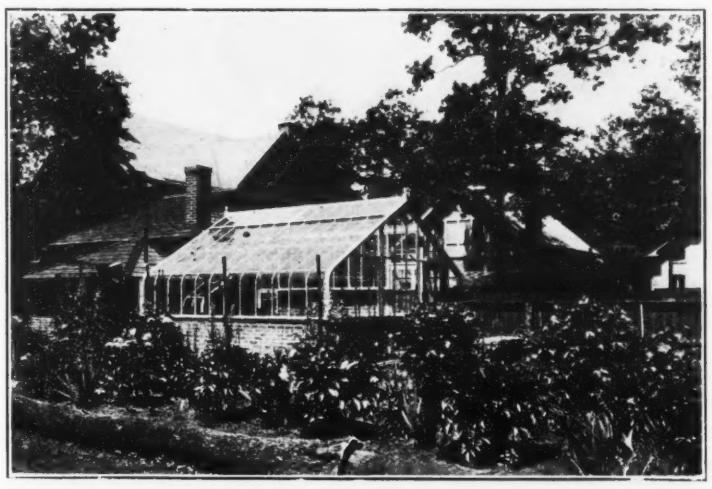

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Year after year the owner of this delightful little garden watched its glory fade under the chill hand of winter.

Then one summer he built this small Lord & Burnham Greenhouse. Next winter brought undreamt of joys, for in this little Glass Garden summer lived and laughed and yielded a generous bounty of flowers and fragrance.

Have not YOU often longed to keep your summer garden with you all year? Then let us show you how easily and reasonably you can do it. A back garden of ordinary size will accommodate a Glass Garden.

We build glass gardens of every description for every location, each in perfect harmony with its surroundings. Drop us a post card today for our literature.

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A "whole-meal" biscuit—endorsed by doctors and dietists.

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Old Time Flavour!

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Since 1854 Fearman's "Star Brand" has been famous for its delicious flavour.